



☐ All Allegations



UNITED STATES OF AMERICA  
NATIONAL LABOR RELATIONS BOARD  
CHARGE AGAINST EMPLOYER

## DO NOT WRITE IN THIS SPACE

Case

28-CA-254290

Date Filed

1/7/2020

## INSTRUCTIONS:

File an original with NLRB Regional Director for the region in which the alleged unfair labor practice occurred or is occurring.

## 1. EMPLOYER AGAINST WHOM CHARGE IS BROUGHT

a. Name of Employer Bank of America Merrill Lynch		b. Tel. No. 602-975-8289
		c. Cell No.
		f. Fax No.
d. Address (Street, city, state, and ZIP code)  201 E. Washington St Suite 1408 Phoenix, AZ 85004	e. Employer Representative  Corey Hosken SVP, Global Human Resources	g. e-Mail corey.hosken@bofa.com
		h. Number of workers employed 50
i. Type of Establishment (factory, mine, wholesaler, etc.) Bank	j. Identify principal product or service Financial Services	

k. The above-named employer has engaged in and is engaging in unfair labor practices within the meaning of section 8(a), subsections (1) and (list subsections) \_\_\_\_\_ of the National Labor Relations Act, and these unfair labor practices are practices affecting commerce within the meaning of the Act, or these unfair labor practices are unfair practices affecting commerce within the meaning of the Act and the Postal Reorganization Act.

## 2. Basis of the Charge (set forth a clear and concise statement of the facts constituting the alleged unfair labor practices)

Within the previous six months, the Employer discharged (b) (6), (b) (7)(C) on about (b) (6), (b) (7)(C) 2019 because the employee engaged in protected concerted activities by, *inter alia*, discussing wages and/or other terms and conditions of employment and in order to discourage employees from engaging in these and other protected concerted activities.

By these and other acts, the above named Employer has interfered with, restrained, and coerced employees in the exercise of rights guaranteed by Section 7 of the Act.

## 3. Full name of party filing charge (if labor organization, give full name, including local name and number)

(b) (6), (b) (7)(C)

Title: An individual

## 4a. Address (Street and number, city, state, and ZIP code)

(b) (6), (b) (7)(C)

## 4b. Tel. No.

(b) (6), (b) (7)(C)

## 4c. Cell No.

(b) (6), (b) (7)(C)

## 4d. Fax No.

## 4e. e-Mail

(b) (6), (b) (7)(C)

## 5. Full name of national or international labor organization of which it is an affiliate or constituent unit (to be filled in when charge is filed by a labor organization)

## 6. DECLARATION

The statements are true to the best of my knowledge and belief.

(b) (6), (b) (7)(C)

Title:

(Print/Type name and title or office, if any)

## Tel. No.

(b) (6), (b) (7)(C)

## Office, if any, Cell No.

(b) (6), (b) (7)(C)

## Fax No.

## e-Mail

(b) (6), (b) (7)(C)

Address: (b) (6), (b) (7)(C)

1/7/2020  
(date)

WILLFUL FALSE STATEMENTS ON THIS CHARGE CAN BE PUNISHED BY FINE AND IMPRISONMENT (U.S. CODE, TITLE 18, SECTION 1001)

## PRIVACY ACT STATEMENT

Solicitation of the information on this form is authorized by the National Labor Relations Act (NLRA), 29 U.S.C. § 151 *et seq.* The principal use of the information is to assist the National Labor Relations Board (NLRB) in processing unfair labor practice and related proceedings or litigation. The routine uses for the information are fully set forth in the Federal Register, 71 Fed. Reg. 74942-43 (Dec. 13, 2006). The NLRB will further explain these uses upon request. Disclosure of this information to the NLRB is voluntary; however, failure to supply the information will cause the NLRB to decline to invoke its processes.



UNITED STATES GOVERNMENT  
NATIONAL LABOR RELATIONS BOARD

REGION 28  
2600 North Central Avenue, Suite 1400  
Phoenix, AZ 85004

Agency Website:  
[www.nlr.gov](http://www.nlr.gov)  
Telephone: (602)640-2160  
Fax: (602)640-2178



Download  
NLRB  
Mobile  
App

January 8, 2020

Bank of America Merrill Lynch  
201 E. Washington St., Suite 1408  
Phoenix, AZ 85004

Re: Bank of America Merrill Lynch  
Case 28-CA-254290

Ladies and Gentlemen:

Enclosed is a copy of a charge that has been filed in this case. This letter tells you how to contact the Board agent who will be investigating the charge, explains your right to be represented, discusses presenting your evidence, and provides a brief explanation of our procedures, including how to submit documents to the NLRB.

**Investigator:** This charge is being investigated by Field Attorney Nicholas Gordon whose telephone number is (602)416-4756. If this Board agent is not available, you may contact Supervisory Field Attorney Christopher J. Doyle whose telephone number is (602)416-4762.

**Right to Representation:** You have the right to be represented by an attorney or other representative in any proceeding before us. If you choose to be represented, your representative must notify us in writing of this fact as soon as possible by completing *Form NLRB-4701, Notice of Appearance*. This form is available on our website, [www.nlr.gov](http://www.nlr.gov), or from an NLRB office upon your request.

If you are contacted by someone about representing you in this case, please be assured that no organization or person seeking your business has any "inside knowledge" or favored relationship with the National Labor Relations Board. Their knowledge regarding this proceeding was only obtained through access to information that must be made available to any member of the public under the Freedom of Information Act.

**Presentation of Your Evidence:** We seek prompt resolutions of labor disputes. Therefore, I urge you or your representative to submit a complete written account of the facts and a statement of your position with respect to the allegations set forth in the charge as soon as possible. If the Board agent later asks for more evidence, I strongly urge you or



your representative to cooperate fully by promptly presenting all evidence relevant to the investigation. In this way, the case can be fully investigated more quickly.

Full and complete cooperation includes providing witnesses to give sworn affidavits to a Board agent, and providing all relevant documentary evidence requested by the Board agent. Sending us your written account of the facts and a statement of your position is not enough to be considered full and complete cooperation. A refusal to fully cooperate during the investigation might cause a case to be litigated unnecessarily.

In addition, either you or your representative must complete the enclosed Commerce Questionnaire to enable us to determine whether the NLRB has jurisdiction over this dispute. If you recently submitted this information in another case, or if you need assistance completing the form, please contact the Board agent.

We will not honor any request to place limitations on our use of position statements or evidence beyond those prescribed by the Freedom of Information Act and the Federal Records Act. Thus, we will not honor any claim of confidentiality except as provided by Exemption 4 of FOIA, 5 U.S.C. Sec. 552(b)(4), and any material you submit may be introduced as evidence at any hearing before an administrative law judge. We are also required by the Federal Records Act to keep copies of documents gathered in our investigation for some years after a case closes. Further, the Freedom of Information Act may require that we disclose such records in closed cases upon request, unless there is an applicable exemption. Examples of those exemptions are those that protect confidential financial information or personal privacy interests.

**Preservation of all Potential Evidence:** Please be mindful of your obligation to preserve all relevant documents and electronically stored information (ESI) in this case, and to take all steps necessary to avoid the inadvertent loss of information in your possession, custody or control. Relevant information includes, but is not limited to, paper documents and all ESI (e.g. SMS text messages, electronic documents, emails, and any data created by proprietary software tools) related to the above-captioned case.

**Prohibition on Recording Affidavit Interviews:** It is the policy of the General Counsel to prohibit affiants from recording the interview conducted by Board agents when subscribing Agency affidavits. Such recordings may impede the Agency's ability to safeguard the confidentiality of the affidavit itself, protect the privacy of the affiant and potentially compromise the integrity of the Region's investigation.

**Procedures:** Pursuant to Section 102.5 of the Board's Rules and Regulations, parties must submit all documentary evidence, including statements of position, exhibits, sworn statements, and/or other evidence, by electronically submitting (E-Filing) them through the Agency's web site ([www.nlr.gov](http://www.nlr.gov)). You must e-file all documents electronically or provide a written statement explaining why electronic submission is not possible or feasible. Failure to comply with Section 102.5 will result in rejection of your submission. The Region will make its determination on the merits solely based on the evidence properly submitted. All evidence submitted electronically should be in the form in which it is normally used and maintained in

the course of business (i.e., native format). Where evidence submitted electronically is not in native format, it should be submitted in a manner that retains the essential functionality of the native format (i.e., in a machine-readable and searchable electronic format). If you have questions about the submission of evidence or expect to deliver a large quantity of electronic records, please promptly contact the Board agent investigating the charge.

If the Agency does not issue a formal complaint in this matter, parties will be notified of the Regional Director's decision by email. Please ensure that the agent handling your case has your current email address.

Information about the Agency, the procedures we follow in unfair labor practice cases and our customer service standards is available on our website, [www.nlr.gov](http://www.nlr.gov) or from an NLRB office upon your request. *NLRB Form 4541, Investigative Procedures* offers information that is helpful to parties involved in an investigation of an unfair labor practice charge.

We can provide assistance for persons with limited English proficiency or disability. Please let us know if you or any of your witnesses would like such assistance.

Very truly yours,

A handwritten signature in black ink, appearing to read "Cornele A. Overstreet", with a stylized, flowing script.

Cornele A. Overstreet  
Regional Director

Enclosures:

1. Copy of Charge
2. Commerce Questionnaire

CAO/NG/ia

Revised 3/21/2011

**NATIONAL LABOR  
RELATIONS BOARD**

**QUESTIONNAIRE ON COMMERCE INFORMATION**

Please read carefully, answer all applicable items, and return to the NLRB Office. If additional space is required, please add a page and identify item number.

<b>CASE NAME</b>		<b>CASE NUMBER</b> 28-CA-254290		
<b>1. EXACT LEGAL TITLE OF ENTITY (As filed with State and/or stated in legal documents forming entity)</b>				
<b>2. TYPE OF ENTITY</b>				
<input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> OTHER (Specify )				
<b>3. IF A CORPORATION or LLC</b>				
A. STATE OF INCORPORATION OR FORMATION	B. NAME, ADDRESS, AND RELATIONSHIP (e.g. parent, subsidiary) OF ALL RELATED ENTITIES			
<b>4. IF AN LLC OR ANY TYPE OF PARTNERSHIP, FULL NAME AND ADDRESS OF ALL MEMBERS OR PARTNERS</b>				
<b>5. IF A SOLE PROPRIETORSHIP, FULL NAME AND ADDRESS OF PROPRIETOR</b>				
<b>6. BRIEFLY DESCRIBE THE NATURE OF YOUR OPERATIONS</b> ( <i>Products handled or manufactured, or nature of services performed</i> ).				
<b>7. A. PRINCIPAL LOCATION:</b>		<b>B. BRANCH LOCATIONS:</b>		
<b>8. NUMBER OF PEOPLE PRESENTLY EMPLOYED</b>				
A. Total:		B. At the address involved in this matter:		
<b>9. DURING THE MOST RECENT</b> ( <i>Check appropriate box</i> ): <input type="checkbox"/> CALENDAR YR <input type="checkbox"/> 12 MONTHS    or <input type="checkbox"/> FISCAL YR ( <i>FY dates</i> )				
			<b>YES</b>	<b>NO</b>
A. Did you <b>provide services</b> valued in excess of \$50,000 directly to customers outside your State? If no, indicate actual value. \$				
B. If you answered no to 9A, did you <b>provide services</b> valued in excess of \$50,000 to customers in your State who purchased goods valued in excess of \$50,000 from directly outside your State? If no, indicate the value of any such services you provided. \$				
C. If you answered no to 9A and 9B, did you <b>provide services</b> valued in excess of \$50,000 to public utilities, transit systems, newspapers, health care institutions, broadcasting stations, commercial buildings, educational institutions, or retail concerns? If less than \$50,000, indicate amount. \$				
D. Did you <b>sell goods</b> valued in excess of \$50,000 directly to customers located outside your State? If less than \$50,000, indicate amount. \$				



E. If you answered no to 9D, did you <b>sell goods</b> valued in excess of \$50,000 directly to customers located inside your State who purchased other goods valued in excess of \$50,000 from directly outside your State? If less than \$50,000, indicate amount. \$					
F. Did you <b>purchase and receive goods</b> valued in excess of \$50,000 from directly outside your State? If less than \$50,000, indicate amount. \$					
G. Did you <b>purchase and receive goods</b> valued in excess of \$50,000 from enterprises who received the goods directly from points outside your State? If less than \$50,000, indicate amount. \$					
H. <b>Gross Revenues</b> from all sales or performance of services ( <i>Check the largest amount</i> ): <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$250,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000 or more   If less than \$100,000, indicate amount.					
I. <b>Did you begin operations within the last 12 months?</b> If yes, specify date: _____					
<b>10 ARE YOU A MEMBER OF AN ASSOCIATION OR OTHER EMPLOYER GROUP THAT ENGAGES IN COLLECTIVE BARGAINING?</b>					
<input type="checkbox"/> YES <input type="checkbox"/> NO   ( <i>If yes, name and address of association or group</i> ).					
<b>11. REPRESENTATIVE BEST QUALIFIED TO GIVE FURTHER INFORMATION ABOUT YOUR OPERATIONS</b>					
NAME		TITLE		E-MAIL ADDRESS	
TEL. NUMBER					
<b>12. AUTHORIZED REPRESENTATIVE COMPLETING THIS QUESTIONNAIRE</b>					
NAME AND TITLE ( <i>Type or Print</i> )		SIGNATURE		E-MAIL ADDRESS	
DATE					
<p align="center"><b>PRIVACY ACT STATEMENT</b></p> <p>Solicitation of the information on this form is authorized by the National Labor Relations Act (NLRA), 29 U.S.C. § 151 et seq. The principal use of the information is to assist the National Labor Relations Board (NLRB) in processing representation and/or unfair labor practice proceedings and related proceedings or litigation. The routine uses for the information are fully set forth in the Federal Register, 71 Fed. Reg. 74942-43 (Dec. 13, 2006). The NLRB will further explain these uses upon request. Disclosure of this information to the NLRB is voluntary. However, failure to supply the information may cause the NLRB to refuse to process any further a representation or unfair labor practice case, or may cause the NLRB to issue you a subpoena and seek enforcement of the subpoena in federal court.</p>					

**UNITED STATES OF AMERICA**  
**BEFORE THE NATIONAL LABOR RELATIONS BOARD**

**BANK OF AMERICA MERRILL LYNCH**

Charged Party

and

**(b) (6), (b) (7)(C)**

Charging Party

**Case 28-CA-254290**

**AFFIDAVIT OF SERVICE OF CHARGE AGAINST EMPLOYER**

I, the undersigned employee of the National Labor Relations Board, state under oath that on January 8, 2020, I served the above-entitled document(s) by post-paid regular mail upon the following persons, addressed to them at the following addresses:

Bank of America Merrill Lynch  
201 E. Washington St., Suite 1408  
Phoenix, AZ 85004

January 8, 2020

Date

Irwin Acevedo, Designated Agent of NLRB

Name

/s/ Irwin Acevedo

Signature



# NxGen "C" Assignment Sheet

Case Name: Bank of America Merrill Lynch Category: 1  
Method of Receipt eFile Date Filed 1/22/2020 Amended Charge? ☐ Yes ☒ No  
Assign To: Harvey Choose an item. Scheid  
(Supervisor) (Agent)

Case/Inquiry Number: (b) (6), (b) (7)(C) Potential 10(j)? ☐ Yes ☒ No Related/Blocked Cases: \_\_\_\_\_  
Coordination? ☐ Yes ☒ No ☐ Cat 3 Organizing ☐ U.S. Postal Information Case Region \_\_\_\_\_  
Bargaining Status: ☐ Existing Contract ☐ Organizational Campaign ☒ None  
☐ Seeking Initial Contract ☐ Seeking Successor Contract

## CA - 8(a)(1):

- ☐ Coercive Actions (Surveillance, etc.)
- ☒ Coercive Rules
- ☐ Coercive Statements (Threats, Promises of Benefits, etc.)
- ☒ Concerted Activities (Retaliation, Discharge, Discipline)
- ☐ Denial of Access
- ☐ Discharge of supervisor (Parker-Robb Chevrolet)
- ☐ Interrogation (Including Polling)
- ☐ Lawsuits
- ☐ Weingarten

## CA - 8(a)(2):

- ☐ Assistance
- ☐ Domination
- ☐ Unlawful Recognition

## CA - 8(a)(3):

- ☐ Changes in Terms and Conditions of Employment
- ☐ Discharge (Including Layoff and Refusal to Hire (not salting))
- ☐ Discipline
- ☐ Lockout
- ☐ Refusal to Consider/Hire Applicant (salting only)
- ☐ Refusal to Hire Majority
- ☐ Refusal to Reinstate E'ee/Striker (e.g. Laidlaw)
- ☐ Retaliatory Lawsuit
- ☐ Shutdown or Relocate/Subcontract Unit Work
- ☐ Union Security Related Actions

## CA - 8(a)(4):

- ☐ Changes in Terms and Conditions of Employment
- ☐ Discharge (Including Layoff and Refusal to Hire)
- ☐ Discipline
- ☐ Refusal to Reinstate Employee/Striker
- ☐ Shutdown or Relocate/Subcontract Unit Work

## CA - 8(a)(5):

- ☐ Alter Ego
- ☐ Failure to Sign Agreement
- ☐ Refusal to Bargain/Bad Faith Bargaining (incl'g surface bargaining/direct dealing)
- ☐ Refusal to Furnish Information
- ☐ Refusal to Recognize
- ☐ Repudiation/Modification of Contract [Sec. 8(d)/Unilateral Changes]
- ☐ Shutdown or Relocate (e.g., First National Maint.) Subcontract Work

## CB - 8(b)(1)(A):

- ☐ Coercion, Incl'g Statements and Violence
- ☐ Denial of Access
- ☐ Discipline (including charges/fines)/ Harassment
- ☐ Duty of Fair Representation, incl'g Superseniority, denial of access
- ☐ Hiring Halls
- ☐ Picketing/Strike Actions
- ☐ Rules: Coercive
- ☐ Union Dues and/or Membership Related (including excessing fees)

## CB - 8(b)(1)(B):

- ☐ Fund Contribution Related
- ☐ Lawsuits
- ☐ Other Allegations
- ☐ Statements/Threats/Violence

## CB - 8(b)(2):

- ☐ Hiring Hall Related
- ☐ Lawsuits
- ☐ Union Security Related Actions
- ☐ Causing the Employer to Discriminate/Retaliate

## CB - 8(b)(3):

- ☐ Failure to Sign Agreement
- ☐ Refusal to Bargain/Bad Faith or Surface Bargaining
- ☐ Refusal to Furnish Information

☐ Repudiation/Modification of Contract

## CB - 8(b)(5):

☐ All Allegations

## CB - 8(b)(6):

☐ All Allegations

## CC - 8(b)(4)(A):

- ☐ Lawsuits/Grievances
- ☐ Picketing/Handbilling
- ☐ Statements

## CC - 8(b)(4)(B):

- ☐ Lawsuits/Grievances
- ☐ Picketing/Handbilling
- ☐ Statements

## CC - 8(b)(4)(C):

- ☐ Lawsuits/Grievances
- ☐ Picketing
- ☐ Statements

## CD - 8(b)(4)(D):

☐ All Allegations

## CD - 8(b)(7)(A):

☐ All Allegations

## CD - 8(b)(7)(B):

☐ All Allegations

## CD - 8(b)(7)(C):

☐ All Allegations

## CE - 8(e):

- ☐ All Allegations against a Labor Organization
- ☐ All Allegations against an Employer

## CG - 8(g):



☐ All Allegations



UNITED STATES GOVERNMENT  
NATIONAL LABOR RELATIONS BOARD

REGION 28  
2600 North Central Avenue, Suite 1400  
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Telephone: (602)640-2160  
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Download  
NLRB  
Mobile  
App

January 8, 2020

(b) (6), (b) (7)(C)

Re: Bank of America Merrill Lynch  
Case 28-CA-254290

Dear (b) (6), (b) (7)(C)

The charge that you filed in this case on January 07, 2020 has been docketed as case number 28-CA-254290. This letter tells you how to contact the Board agent who will be investigating the charge, explains your right to be represented, discusses presenting your evidence, and provides a brief explanation of our procedures, including how to submit documents to the NLRB.

**Investigator:** This charge is being investigated by Field Attorney Nicholas Gordon whose telephone number is (602)416-4756. If this Board agent is not available, you may contact Supervisory Field Attorney Christopher J. Doyle whose telephone number is (602)416-4762.

**Right to Representation:** You have the right to be represented by an attorney or other representative in any proceeding before us. If you choose to be represented, your representative must notify us in writing of this fact as soon as possible by completing *Form NLRB-4701, Notice of Appearance*. This form is available on our website, [www.nlr.gov](http://www.nlr.gov), or from an NLRB office upon your request.

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**Presentation of Your Evidence:** As the party who filed the charge in this case, it is your responsibility to meet with the Board agent to provide a sworn affidavit, or provide other witnesses to provide sworn affidavits, and to provide relevant documents within your

possession. Because we seek to resolve labor disputes promptly, you should be ready to promptly present your affidavit(s) and other evidence. If you have not yet scheduled a date and time for the Board agent to take your affidavit, please contact the Board agent to schedule the affidavit(s). If you fail to cooperate in promptly presenting your evidence, your charge may be dismissed without investigation.

**Preservation of all Potential Evidence:** Please be mindful of your obligation to preserve all relevant documents and electronically stored information (ESI) in this case, and to take all steps necessary to avoid the inadvertent loss of information in your possession, custody or control. Relevant information includes, but is not limited to, paper documents and all ESI (e.g. SMS text messages, electronic documents, emails, and any data created by proprietary software tools) related to the above-captioned case.

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We can provide assistance for persons with limited English proficiency or disability. Please let us know if you or any of your witnesses would like such assistance.

Very truly yours,

A handwritten signature in black ink, appearing to read "Cornele A. Overstreet", written in a cursive style.

Cornele A. Overstreet  
Regional Director

CAO/NG/ia

INTERNET  
FORM NLRB-501  
(2-08)UNITED STATES OF AMERICA  
NATIONAL LABOR RELATIONS BOARD  
CHARGE AGAINST EMPLOYER**DO NOT WRITE IN THIS SPACE**

Case

Date Filed

28-CA-255012

1/22/2020

**INSTRUCTIONS:**

File an original with NLRB Regional Director for the region in which the alleged unfair labor practice occurred or is occurring.

**1. EMPLOYER AGAINST WHOM CHARGE IS BROUGHT**

a. Name of Employer

Bank of America Merrill Lynch

b. Tel. No. 602-975-8289

c. Cell No.

f. Fax No.

d. Address (Street, city, state, and ZIP code)

201 E. Washington St Suite 1408  
Phoenix, AZ 85004

e. Employer Representative

Corey Hosken  
SVP, Global Human Resources

g. e-Mail

corey.hosken@bofa.com

h. Number of workers employed

i. Type of Establishment (factory, mine, wholesaler, etc.)

Bank

j. Identify principal product or service

Financial Services

k. The above-named employer has engaged in and is engaging in unfair labor practices within the meaning of section 8(a), subsections (1) and (list subsections) \_\_\_\_\_ of the National Labor Relations Act, and these unfair labor practices are practices affecting commerce within the meaning of the Act, or these unfair labor practices are unfair practices affecting commerce within the meaning of the Act and the Postal Reorganization Act.

**2. Basis of the Charge (set forth a clear and concise statement of the facts constituting the alleged unfair labor practices)**

Within the previous six months, the Employer has interfered with, restrained, and coerced employees in the exercise of rights guaranteed by Section 7 of the Act by, inter alia, requiring that employees provide their personal text messages, emails, and other documents, which discuss terms and conditions of employment and other protected concerted activities, to the Employer.

**3. Full name of party filing charge (if labor organization, give full name, including local name and number)**

(b) (6), (b) (7)(C)

Title: An individual

4a. Address (Street and number, city, state, and ZIP code)

(b) (6), (b) (7)(C)

4b. Tel. No. (b) (6), (b) (7)(C)

4c. Cell No. (b) (6), (b) (7)(C)

4d. Fax No.

4e. e-Mail

(b) (6), (b) (7)(C)

5. Full name of national or international labor organization of which it is an affiliate or constituent unit (to be filled in when charge is filed by a labor organization)

**6. DECLARATION**

The statements are true to the best of my knowledge and belief.

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(Print/type name and title or office, if any)

Tel. No. (b) (6), (b) (7)(C)

Office, if any, Cell No.

(b) (6), (b) (7)(C)

Fax No.

e-Mail

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

1/22/2020

(date)

Address

**WILLFUL FALSE STATEMENTS ON THIS CHARGE CAN BE PUNISHED BY FINE AND IMPRISONMENT (U.S. CODE, TITLE 18, SECTION 1001)****PRIVACY ACT STATEMENT**

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UNITED STATES GOVERNMENT  
NATIONAL LABOR RELATIONS BOARD

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Phoenix, AZ 85004

Agency Website:  
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Telephone: (602)640-2160  
Fax: (602)640-2178



Download  
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January 23, 2020

Bank of America Merrill Lynch  
201 E. Washington St., Suite 1408  
Phoenix, AZ 85004

Re: Bank of America Merrill Lynch  
Case 28-CA-255012

Ladies and Gentlemen:

Enclosed is a copy of a charge that has been filed in this case. This letter tells you how to contact the Board agent who will be investigating the charge, explains your right to be represented, discusses presenting your evidence, and provides a brief explanation of our procedures, including how to submit documents to the NLRB.

**Investigator:** This charge is being investigated by Field Attorney Kyler A. Scheid whose telephone number is (602)416-4769. If this Board agent is not available, you may contact Supervisory Field Attorney Rachel A. Harvey whose telephone number is (602)416-4748.

**Right to Representation:** You have the right to be represented by an attorney or other representative in any proceeding before us. If you choose to be represented, your representative must notify us in writing of this fact as soon as possible by completing *Form NLRB-4701, Notice of Appearance*. This form is available on our website, [www.nlr.gov](http://www.nlr.gov), or from an NLRB office upon your request.

If you are contacted by someone about representing you in this case, please be assured that no organization or person seeking your business has any "inside knowledge" or favored relationship with the National Labor Relations Board. Their knowledge regarding this proceeding was only obtained through access to information that must be made available to any member of the public under the Freedom of Information Act.

**Presentation of Your Evidence:** We seek prompt resolutions of labor disputes. Therefore, I urge you or your representative to submit a complete written account of the facts and a statement of your position with respect to the allegations set forth in the charge as soon as possible. If the Board agent later asks for more evidence, I strongly urge you or



your representative to cooperate fully by promptly presenting all evidence relevant to the investigation. In this way, the case can be fully investigated more quickly.

Full and complete cooperation includes providing witnesses to give sworn affidavits to a Board agent, and providing all relevant documentary evidence requested by the Board agent. Sending us your written account of the facts and a statement of your position is not enough to be considered full and complete cooperation. A refusal to fully cooperate during the investigation might cause a case to be litigated unnecessarily.

In addition, either you or your representative must complete the enclosed Commerce Questionnaire to enable us to determine whether the NLRB has jurisdiction over this dispute. If you recently submitted this information in another case, or if you need assistance completing the form, please contact the Board agent.

We will not honor any request to place limitations on our use of position statements or evidence beyond those prescribed by the Freedom of Information Act and the Federal Records Act. Thus, we will not honor any claim of confidentiality except as provided by Exemption 4 of FOIA, 5 U.S.C. Sec. 552(b)(4), and any material you submit may be introduced as evidence at any hearing before an administrative law judge. We are also required by the Federal Records Act to keep copies of documents gathered in our investigation for some years after a case closes. Further, the Freedom of Information Act may require that we disclose such records in closed cases upon request, unless there is an applicable exemption. Examples of those exemptions are those that protect confidential financial information or personal privacy interests.

**Preservation of all Potential Evidence:** Please be mindful of your obligation to preserve all relevant documents and electronically stored information (ESI) in this case, and to take all steps necessary to avoid the inadvertent loss of information in your possession, custody or control. Relevant information includes, but is not limited to, paper documents and all ESI (e.g. SMS text messages, electronic documents, emails, and any data created by proprietary software tools) related to the above-captioned case.

**Prohibition on Recording Affidavit Interviews:** It is the policy of the General Counsel to prohibit affiants from recording the interview conducted by Board agents when subscribing Agency affidavits. Such recordings may impede the Agency's ability to safeguard the confidentiality of the affidavit itself, protect the privacy of the affiant and potentially compromise the integrity of the Region's investigation.

**Procedures:** Pursuant to Section 102.5 of the Board's Rules and Regulations, parties must submit all documentary evidence, including statements of position, exhibits, sworn statements, and/or other evidence, by electronically submitting (E-Filing) them through the Agency's web site ([www.nlr.gov](http://www.nlr.gov)). You must e-file all documents electronically or provide a written statement explaining why electronic submission is not possible or feasible. Failure to comply with Section 102.5 will result in rejection of your submission. The Region will make its determination on the merits solely based on the evidence properly submitted. All evidence submitted electronically should be in the form in which it is normally used and maintained in

the course of business (i.e., native format). Where evidence submitted electronically is not in native format, it should be submitted in a manner that retains the essential functionality of the native format (i.e., in a machine-readable and searchable electronic format). If you have questions about the submission of evidence or expect to deliver a large quantity of electronic records, please promptly contact the Board agent investigating the charge.

If the Agency does not issue a formal complaint in this matter, parties will be notified of the Regional Director's decision by email. Please ensure that the agent handling your case has your current email address.

Information about the Agency, the procedures we follow in unfair labor practice cases and our customer service standards is available on our website, [www.nlr.gov](http://www.nlr.gov) or from an NLRB office upon your request. *NLRB Form 4541, Investigative Procedures* offers information that is helpful to parties involved in an investigation of an unfair labor practice charge.

We can provide assistance for persons with limited English proficiency or disability. Please let us know if you or any of your witnesses would like such assistance.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Cornele A. Overstreet', with a stylized, cursive script.

Cornele A. Overstreet  
Regional Director

Enclosures:

1. Copy of Charge
2. Commerce Questionnaire

CAO/KAS/ia

Revised 3/21/2011

**NATIONAL LABOR  
RELATIONS BOARD**

**QUESTIONNAIRE ON COMMERCE INFORMATION**

Please read carefully, answer all applicable items, and return to the NLRB Office. If additional space is required, please add a page and identify item number.

<b>CASE NAME</b>		<b>CASE NUMBER</b> 28-CA-255012		
<b>1. EXACT LEGAL TITLE OF ENTITY (As filed with State and/or stated in legal documents forming entity)</b>				
<b>2. TYPE OF ENTITY</b>				
<input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC <input type="checkbox"/> LLP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> SOLE PROPRIETORSHIP <input type="checkbox"/> OTHER (Specify )				
<b>3. IF A CORPORATION or LLC</b>				
A. STATE OF INCORPORATION OR FORMATION	B. NAME, ADDRESS, AND RELATIONSHIP (e.g. parent, subsidiary) OF ALL RELATED ENTITIES			
<b>4. IF AN LLC OR ANY TYPE OF PARTNERSHIP, FULL NAME AND ADDRESS OF ALL MEMBERS OR PARTNERS</b>				
<b>5. IF A SOLE PROPRIETORSHIP, FULL NAME AND ADDRESS OF PROPRIETOR</b>				
<b>6. BRIEFLY DESCRIBE THE NATURE OF YOUR OPERATIONS</b> ( <i>Products handled or manufactured, or nature of services performed</i> ).				
<b>7. A. PRINCIPAL LOCATION:</b>		<b>B. BRANCH LOCATIONS:</b>		
<b>8. NUMBER OF PEOPLE PRESENTLY EMPLOYED</b>				
A. Total:		B. At the address involved in this matter:		
<b>9. DURING THE MOST RECENT</b> ( <i>Check appropriate box</i> ): <input type="checkbox"/> CALENDAR YR <input type="checkbox"/> 12 MONTHS    or <input type="checkbox"/> FISCAL YR ( <i>FY dates</i> )				
			<b>YES</b>	<b>NO</b>
A. Did you <b>provide services</b> valued in excess of \$50,000 directly to customers outside your State? If no, indicate actual value. \$				
B. If you answered no to 9A, did you <b>provide services</b> valued in excess of \$50,000 to customers in your State who purchased goods valued in excess of \$50,000 from directly outside your State? If no, indicate the value of any such services you provided. \$				
C. If you answered no to 9A and 9B, did you <b>provide services</b> valued in excess of \$50,000 to public utilities, transit systems, newspapers, health care institutions, broadcasting stations, commercial buildings, educational institutions, or retail concerns? If less than \$50,000, indicate amount. \$				
D. Did you <b>sell goods</b> valued in excess of \$50,000 directly to customers located outside your State? If less than \$50,000, indicate amount. \$				



E. If you answered no to 9D, did you <b>sell goods</b> valued in excess of \$50,000 directly to customers located inside your State who purchased other goods valued in excess of \$50,000 from directly outside your State? If less than \$50,000, indicate amount. \$					
F. Did you <b>purchase and receive goods</b> valued in excess of \$50,000 from directly outside your State? If less than \$50,000, indicate amount. \$					
G. Did you <b>purchase and receive goods</b> valued in excess of \$50,000 from enterprises who received the goods directly from points outside your State? If less than \$50,000, indicate amount. \$					
H. <b>Gross Revenues</b> from all sales or performance of services ( <i>Check the largest amount</i> ): <input type="checkbox"/> \$100,000 <input type="checkbox"/> \$250,000 <input type="checkbox"/> \$500,000 <input type="checkbox"/> \$1,000,000 or more   If less than \$100,000, indicate amount.					
I. <b>Did you begin operations within the last 12 months?</b> If yes, specify date: _____					
<b>10 ARE YOU A MEMBER OF AN ASSOCIATION OR OTHER EMPLOYER GROUP THAT ENGAGES IN COLLECTIVE BARGAINING?</b>					
<input type="checkbox"/> YES <input type="checkbox"/> NO   ( <i>If yes, name and address of association or group</i> ).					
<b>11. REPRESENTATIVE BEST QUALIFIED TO GIVE FURTHER INFORMATION ABOUT YOUR OPERATIONS</b>					
NAME		TITLE		E-MAIL ADDRESS	
<b>12. AUTHORIZED REPRESENTATIVE COMPLETING THIS QUESTIONNAIRE</b>					
NAME AND TITLE ( <i>Type or Print</i> )		SIGNATURE		E-MAIL ADDRESS	
				DATE	
<p align="center"><b>PRIVACY ACT STATEMENT</b></p> <p>Solicitation of the information on this form is authorized by the National Labor Relations Act (NLRA), 29 U.S.C. § 151 et seq. The principal use of the information is to assist the National Labor Relations Board (NLRB) in processing representation and/or unfair labor practice proceedings and related proceedings or litigation. The routine uses for the information are fully set forth in the Federal Register, 71 Fed. Reg. 74942-43 (Dec. 13, 2006). The NLRB will further explain these uses upon request. Disclosure of this information to the NLRB is voluntary. However, failure to supply the information may cause the NLRB to refuse to process any further a representation or unfair labor practice case, or may cause the NLRB to issue you a subpoena and seek enforcement of the subpoena in federal court.</p>					



**UNITED STATES OF AMERICA**  
**BEFORE THE NATIONAL LABOR RELATIONS BOARD**

**BANK OF AMERICA MERRILL LYNCH**

Charged Party

and

**(b) (6), (b) (7)(C)**

Charging Party

**Case 28-CA-255012**

**AFFIDAVIT OF SERVICE OF CHARGE AGAINST EMPLOYER**

I, the undersigned employee of the National Labor Relations Board, state under oath that on January 23, 2020, I served the above-entitled document(s) by post-paid regular mail upon the following persons, addressed to them at the following addresses:

Bank of America Merrill Lynch  
201 E. Washington St., Suite 1408  
Phoenix, AZ 85004

January 23, 2020

Date

Irwin Acevedo, Designated Agent of NLRB

Name

/s/ Irwin Acevedo

Signature



UNITED STATES GOVERNMENT  
NATIONAL LABOR RELATIONS BOARD

REGION 28  
2600 North Central Avenue, Suite 1400  
Phoenix, AZ 85004

Agency Website:  
[www.nlrb.gov](http://www.nlrb.gov)  
Telephone: (602)640-2160  
Fax: (602)640-2178



Download  
NLRB  
Mobile  
App

January 23, 2020

(b) (6), (b) (7)(C)

Re: Bank of America Merrill Lynch  
Case 28-CA-255012

Dear (b) (6), (b) (7)(C)

The charge that you filed in this case on January 22, 2020 has been docketed as case number 28-CA-255012. This letter tells you how to contact the Board agent who will be investigating the charge, explains your right to be represented, discusses presenting your evidence, and provides a brief explanation of our procedures, including how to submit documents to the NLRB.

**Investigator:** This charge is being investigated by Field Attorney Kyler A. Scheid whose telephone number is (602)416-4769. If this Board agent is not available, you may contact Supervisory Field Attorney Rachel A. Harvey whose telephone number is (602)416-4748.

**Right to Representation:** You have the right to be represented by an attorney or other representative in any proceeding before us. If you choose to be represented, your representative must notify us in writing of this fact as soon as possible by completing *Form NLRB-4701, Notice of Appearance*. This form is available on our website, [www.nlrb.gov](http://www.nlrb.gov), or from an NLRB office upon your request.

If you are contacted by someone about representing you in this case, please be assured that no organization or person seeking your business has any "inside knowledge" or favored relationship with the National Labor Relations Board. Their knowledge regarding this proceeding was only obtained through access to information that must be made available to any member of the public under the Freedom of Information Act.

**Presentation of Your Evidence:** As the party who filed the charge in this case, it is your responsibility to meet with the Board agent to provide a sworn affidavit, or provide other

witnesses to provide sworn affidavits, and to provide relevant documents within your possession. Because we seek to resolve labor disputes promptly, you should be ready to promptly present your affidavit(s) and other evidence. If you have not yet scheduled a date and time for the Board agent to take your affidavit, please contact the Board agent to schedule the affidavit(s). If you fail to cooperate in promptly presenting your evidence, your charge may be dismissed without investigation.

**Preservation of all Potential Evidence:** Please be mindful of your obligation to preserve all relevant documents and electronically stored information (ESI) in this case, and to take all steps necessary to avoid the inadvertent loss of information in your possession, custody or control. Relevant information includes, but is not limited to, paper documents and all ESI (e.g. SMS text messages, electronic documents, emails, and any data created by proprietary software tools) related to the above-captioned case.

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We can provide assistance for persons with limited English proficiency or disability. Please let us know if you or any of your witnesses would like such assistance.

Very truly yours,

A handwritten signature in black ink, appearing to read "Cornele A. Overstreet", with a stylized, cursive script.

Cornele A. Overstreet  
Regional Director

CAO/KAS/ia



NATIONAL LABOR RELATIONS BOARD

NOTICE OF APPEARANCE

Individual

and

Bank of America Merrill Lynch

CASE 28-CA-254290



REGIONAL DIRECTOR



EXECUTIVE SECRETARY  
NATIONAL LABOR RELATIONS BOARD  
Washington, DC 20570



GENERAL COUNSEL  
NATIONAL LABOR RELATIONS BOARD  
Washington, DC 20570

THE UNDERSIGNED HEREBY ENTERS APPEARANCE AS REPRESENTATIVE OF

Employer, Bank of America Merrill Lynch

IN THE ABOVE-CAPTIONED MATTER.

CHECK THE APPROPRIATE BOX(ES) BELOW:



REPRESENTATIVE IS AN ATTORNEY



IF REPRESENTATIVE IS AN ATTORNEY, IN ORDER TO ENSURE THAT THE PARTY MAY RECEIVE COPIES OF CERTAIN DOCUMENTS OR CORRESPONDENCE FROM THE AGENCY IN ADDITION TO THOSE DESCRIBED BELOW, THIS BOX MUST BE CHECKED. IF THIS BOX IS NOT CHECKED, THE PARTY WILL RECEIVE ONLY COPIES OF CERTAIN DOCUMENTS SUCH AS CHARGES, PETITIONS AND FORMAL DOCUMENTS AS DESCRIBED IN SEC. 11842.3 OF THE CASEHANDLING MANUAL.

(REPRESENTATIVE INFORMATION)

NAME: Jonathan C. Fritts

MAILING ADDRESS: Morgan, Lewis & Bockius LLP, 1111 Pennsylvania Ave., N.W., Washington, DC 20004

E-MAIL ADDRESS: jonathan.fritts@morganlewis.com

OFFICE TELEPHONE NUMBER: 1-202-739-5867


CELL PHONE NUMBER: FAX: 202-739-3001

SIGNATURE:

(Please sign in ink.)

DATE:

<sup>1</sup> IF CASE IS PENDING IN WASHINGTON AND NOTICE OF APPEARANCE IS SENT TO THE GENERAL COUNSEL OR THE EXECUTIVE SECRETARY, A COPY SHOULD BE SENT TO THE REGIONAL DIRECTOR OF THE REGION IN WHICH THE CASE WAS FILED SO THAT THOSE RECORDS WILL REFLECT THE APPEARANCE.

 Inbox 

From: (b) (6), (b) (7)(C)

Hide

To: (b) (6), (b) (7)(C)

Cc: (b) (6), (b) (7)(C)

**Follow-up request**


July 2, 2019 at 8:01 PM

(b) (6), (b) (7)(C)

Thanks so much for meeting with us. We appreciated the information you provided. As our review continues, we are hoping that you can provide us with some of the documents and other information that we talked about during our meeting. For your convenience, here is the list:

1. Emails or lead lists sent by any (b) (6), (b) (7)(C) to your personal email account or text messages concerning calls, leads, prospects, or cold calling/telemarketing policies;
2. Any lead lists, scripts, and talking points that you submitted (or that were submitted to you) at the start of cold calling campaigns for approval;
3. Any disclosure script for outbound telemarketing calls that you have used or recommended that (b) (6), (b) (7)(C) use;
4. Lists of any potential new clients that you called in the past two years;
5. Reports generated for you by Salesforce's scrubber in the past two years:



 Inbox

4. Lists of any potential new clients that you called in the past two years;
5. Reports generated for you by Salesforce's scrubber in the past two years;
6. Documents and information related to the internet sources that you have used or accessed to identify leads or to help others identify leads (e.g. Indeed, Career Builder, Monster, CareerShift, InfoFree, ZoomInfo, BeenVerified, Infinata, and SalesGenie), including your login usernames . In particular, please make sure you include this information for the CareerBuilder accounts you used with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C).
7. The names of every individual with whom you have shared your log-on information for any of the websites indicated in the previous requests;
8. Copies of any complaints that you submitted regarding the Bank's blocking of certain websites (such as InfoFree);
9. Copies of any documents created on your home computer for work purposes.

If we can help you gather these materials, please let us know. We appreciate your time and cooperation and are happy to answer any questions you may have.

Thank you,

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)





Sample Call Activity (with Phone Extensions)

Date	Time of Call	Phone Extension	Duration (seconds)	Phone Number Called
2/21/2019	2:50:00 PM	(b) (6), (b) (7)(C)	1	(b) (6), (b) (7)(C)
2/21/2019	2:50:00 PM		225	
2/21/2019	2:55:00 PM		1	
2/21/2019	2:56:00 PM		3	
2/21/2019	2:57:00 PM		2	
2/21/2019	3:05:00 PM		2	
2/21/2019	3:06:00 PM		1	
2/21/2019	3:07:00 PM		5	
2/21/2019	3:07:00 PM		3	
2/21/2019	3:08:00 PM		2	
2/21/2019	3:09:00 PM		25	
2/21/2019	3:09:00 PM		25	
2/21/2019	3:11:00 PM		1	
2/21/2019	3:11:00 PM		1	
2/21/2019	3:12:00 PM		33	
2/21/2019	3:12:00 PM		33	
2/21/2019	3:13:00 PM		3	
2/21/2019	3:14:00 PM		116	
2/21/2019	3:18:00 PM		1	
2/21/2019	3:18:00 PM		3	
2/21/2019	3:19:00 PM		2	
2/21/2019	3:19:00 PM		1	
2/21/2019	3:20:00 PM		1	
2/21/2019	3:21:00 PM		109	
2/21/2019	3:29:00 PM		2	
2/21/2019	3:29:00 PM		5	
2/21/2019	3:33:00 PM		4	
2/21/2019	3:34:00 PM		2	
2/21/2019	3:35:00 PM		1	
2/21/2019	3:36:00 PM		3	
2/21/2019	3:36:00 PM		2	
2/21/2019	3:37:00 PM		4	
2/21/2019	3:38:00 PM		30	
2/21/2019	3:47:00 PM		3	
2/21/2019	3:48:00 PM		4	
2/21/2019	3:48:00 PM		3	
2/21/2019	3:50:00 PM		60	
2/21/2019	3:54:00 PM		137	
2/21/2019	4:06:00 PM		41	
4/16/2019	1:33:00 PM		94	
4/16/2019	1:36:00 PM		53	
4/16/2019	1:39:00 PM		78	

Sample Call Activity (with Phone Extensions)

4/16/2019	1:45:00 PM	(b) (6), (b) (7)(C)	122	(b) (6), (b) (7)(C)
4/16/2019	1:49:00 PM		48	
5/22/2019	11:49:00 AM		106	
5/22/2019	11:52:00 AM		136	
5/22/2019	11:56:00 AM		213	
5/22/2019	12:03:00 PM		136	
5/22/2019	12:07:00 PM		5	
5/22/2019	12:09:00 PM		33	
5/22/2019	12:10:00 PM		94	
5/22/2019	12:13:00 PM		69	
5/22/2019	12:15:00 PM		18	
5/22/2019	12:20:00 PM		51	
5/22/2019	12:23:00 PM		84	
5/22/2019	12:26:00 PM		69	
5/22/2019	2:01:00 PM		151	
5/22/2019	2:06:00 PM		68	
5/22/2019	2:08:00 PM		263	
5/22/2019	2:16:00 PM		12	
5/22/2019	2:17:00 PM		74	
5/22/2019	2:19:00 PM		46	
5/22/2019	2:27:00 PM		36	
5/22/2019	2:43:00 PM		61	
5/22/2019	2:45:00 PM		69	
5/22/2019	2:47:00 PM		215	
5/22/2019	2:55:00 PM		55	
5/22/2019	2:58:00 PM		53	
5/22/2019	3:00:00 PM		101	
5/22/2019	3:02:00 PM		23	
5/22/2019	3:04:00 PM		171	
5/22/2019	3:14:00 PM		47	
5/22/2019	3:16:00 PM		58	
5/22/2019	3:18:00 PM		84	
5/22/2019	3:28:00 PM		55	
5/23/2019	10:09:00 AM		57	
5/23/2019	10:11:00 AM		48	
5/23/2019	10:16:00 AM		64	
5/23/2019	10:19:00 AM		56	
5/23/2019	10:21:00 AM		91	
5/23/2019	10:24:00 AM		62	
5/23/2019	10:26:00 AM		31	
5/23/2019	10:28:00 AM		31	
5/23/2019	10:29:00 AM		50	
5/23/2019	10:31:00 AM		11	

Sample Call Activity (with Phone Extensions)

5/23/2019	10:32:00 AM	(b) (6), (b) (7)(C)	55	(b) (6), (b) (7)(C)
5/23/2019	10:39:00 AM		118	
5/23/2019	10:42:00 AM		145	
5/23/2019	10:45:00 AM		45	
5/23/2019	10:47:00 AM		17	
5/23/2019	10:49:00 AM		63	
5/23/2019	10:51:00 AM		43	
5/30/2019	1:54:00 PM		5	
5/30/2019	1:54:00 PM		15	
5/30/2019	1:57:00 PM		5	
5/30/2019	1:58:00 PM		72	
5/30/2019	2:02:00 PM		3	
5/30/2019	2:02:00 PM		7	
5/30/2019	2:04:00 PM		134	
5/30/2019	2:09:00 PM		2	
5/30/2019	2:12:00 PM		18	
5/30/2019	2:13:00 PM		6	
5/30/2019	2:15:00 PM		2	
5/30/2019	2:17:00 PM		124	
5/30/2019	2:22:00 PM		4	
5/30/2019	2:24:00 PM		117	
5/30/2019	2:28:00 PM		4	
5/30/2019	2:30:00 PM		2	
5/30/2019	2:31:00 PM		424	
5/30/2019	2:41:00 PM		204	
5/30/2019	2:50:00 PM		100	
5/30/2019	2:54:00 PM		4	
5/30/2019	2:55:00 PM		5	
5/30/2019	2:55:00 PM		20	
5/30/2019	2:57:00 PM		2	
5/30/2019	2:58:00 PM		58	
5/30/2019	3:24:00 PM		2	
5/30/2019	3:25:00 PM		3	
5/30/2019	3:26:00 PM		3	
5/30/2019	3:27:00 PM		2	
5/30/2019	3:28:00 PM		3	
5/30/2019	3:28:00 PM		50	
5/30/2019	3:30:00 PM		5	
5/30/2019	3:31:00 PM		3	
5/30/2019	3:32:00 PM		62	
5/30/2019	3:36:00 PM		79	
5/30/2019	3:54:00 PM		28	
5/30/2019	3:55:00 PM		2	



Sample Call Activity (with Phone Extensions)

5/30/2019	3:57:00 PM	(b) (6), (b) (7)(C)	66	(b) (6), (b) (7)(C)
5/30/2019	3:59:00 PM		88	
5/30/2019	4:03:00 PM		22	
5/30/2019	4:05:00 PM		3	
5/30/2019	4:06:00 PM		38	
5/30/2019	4:07:00 PM		2	
5/30/2019	4:09:00 PM		50	
5/30/2019	4:15:00 PM		106	
5/30/2019	4:20:00 PM		525	
5/30/2019	4:38:00 PM		5	
5/30/2019	4:41:00 PM		7	
5/30/2019	4:42:00 PM		4	
5/30/2019	4:42:00 PM		4	
5/30/2019	4:44:00 PM		34	
5/30/2019	4:46:00 PM		4	
5/30/2019	4:47:00 PM		137	
5/31/2019	10:00:00 AM		36	
5/31/2019	10:09:00 AM		30	
5/31/2019	10:35:00 AM		39	
5/31/2019	10:37:00 AM		2	
5/31/2019	10:39:00 AM		13	
5/31/2019	10:41:00 AM		1	
5/31/2019	10:42:00 AM		136	
5/31/2019	10:46:00 AM		57	
5/31/2019	11:23:00 AM		6	
5/31/2019	11:24:00 AM		79	
5/31/2019	11:29:00 AM		57	
5/31/2019	11:31:00 AM		107	
5/31/2019	11:35:00 AM		37	
5/31/2019	11:37:00 AM		1	
5/31/2019	11:37:00 AM		48	
5/31/2019	11:39:00 AM		103	
5/31/2019	11:43:00 AM		2	
5/31/2019	11:44:00 AM		75	
5/31/2019	11:48:00 AM		2	
5/31/2019	11:49:00 AM		40	
5/31/2019	11:50:00 AM		45	
5/31/2019	11:55:00 AM		2	
5/31/2019	12:12:00 PM		3	
5/31/2019	12:14:00 PM		3	
5/31/2019	12:15:00 PM		1	
5/31/2019	12:19:00 PM		77	
5/31/2019	2:31:00 PM		1	

Sample Call Activity (with Phone Extensions)

5/31/2019	2:31:00 PM	(b) (6), (b) (7)(C)	3	(b) (6), (b) (7)(C)
5/31/2019	2:32:00 PM		153	
5/31/2019	2:41:00 PM		71	
5/31/2019	2:44:00 PM		77	
5/31/2019	2:49:00 PM		2	
5/31/2019	2:50:00 PM		9	
5/31/2019	2:52:00 PM		48	
5/31/2019	2:55:00 PM		34	
6/3/2019	2:34:00 PM		68	
6/3/2019	2:36:00 PM		3	
6/3/2019	2:37:00 PM		5	
6/3/2019	2:39:00 PM		43	
6/3/2019	2:40:00 PM		4	
6/3/2019	2:41:00 PM		6	
6/3/2019	2:41:00 PM		6	
6/3/2019	2:43:00 PM		3	
6/3/2019	2:44:00 PM		2	
6/3/2019	2:45:00 PM		4	
6/3/2019	2:46:00 PM		10	
6/3/2019	2:46:00 PM		5	
6/3/2019	2:47:00 PM		9	
6/3/2019	2:48:00 PM		7	
6/3/2019	2:49:00 PM		2	
6/3/2019	2:55:00 PM		2	
6/3/2019	2:57:00 PM		53	
6/3/2019	2:59:00 PM		22	
6/3/2019	3:00:00 PM		2	
6/3/2019	3:02:00 PM		5	
6/3/2019	3:04:00 PM		5	
6/5/2019	10:36:00 AM		58	
6/5/2019	11:02:00 AM		4	
6/5/2019	11:02:00 AM		13	
6/5/2019	11:03:00 AM		2	
6/5/2019	11:04:00 AM		10	
6/5/2019	11:06:00 AM		5	
6/5/2019	11:06:00 AM		58	
6/5/2019	11:09:00 AM		4	
6/5/2019	11:10:00 AM		2	
6/5/2019	11:11:00 AM		13	
6/5/2019	11:12:00 AM		69	
6/5/2019	11:14:00 AM		74	
6/5/2019	11:17:00 AM		4	
6/5/2019	11:18:00 AM		5	

Sample Call Activity (with Phone Extensions)

6/5/2019	11:19:00 AM	(b) (6), (b) (7)(C)	6	(b) (6), (b) (7)(C)
6/5/2019	11:21:00 AM		192	
6/5/2019	11:34:00 AM		49	
6/5/2019	11:38:00 AM		2	
6/5/2019	11:39:00 AM		3	
6/5/2019	11:41:00 AM		7	
6/5/2019	11:42:00 AM		50	
6/5/2019	11:44:00 AM		8	
6/5/2019	11:45:00 AM		37	
6/5/2019	11:47:00 AM		177	
6/5/2019	11:53:00 AM		3	
6/5/2019	11:54:00 AM		55	
6/5/2019	11:59:00 AM		54	
6/5/2019	12:10:00 PM		1	
6/5/2019	12:11:00 PM		39	
6/5/2019	12:13:00 PM		66	
6/5/2019	12:23:00 PM		7	
6/5/2019	1:27:00 PM		2	
6/5/2019	1:28:00 PM		26	
6/5/2019	1:30:00 PM		19	
6/5/2019	1:32:00 PM		4	
6/5/2019	1:32:00 PM		313	
6/5/2019	1:46:00 PM		23	
6/5/2019	1:48:00 PM		2	
6/5/2019	1:48:00 PM		89	
6/5/2019	1:51:00 PM		7	
6/5/2019	1:52:00 PM		45	
6/5/2019	1:56:00 PM		71	
6/5/2019	1:59:00 PM		3	
6/5/2019	2:01:00 PM		3	
6/11/2019	11:04:00 AM		7	
6/11/2019	11:06:00 AM		126	
6/11/2019	11:11:00 AM		3	
6/11/2019	11:12:00 AM		79	
6/11/2019	11:18:00 AM		5	
6/11/2019	11:19:00 AM		8	
6/11/2019	11:20:00 AM		4	
6/11/2019	11:21:00 AM		79	
6/11/2019	11:23:00 AM		68	
6/11/2019	11:26:00 AM		108	
6/11/2019	11:34:00 AM		5	
6/11/2019	11:35:00 AM		20	
6/11/2019	11:36:00 AM		9	



Sample Call Activity (with Phone Extensions)

6/11/2019	12:01:00 PM	(b) (6), (b) (7)(C)	161	(b) (6), (b) (7)(C)
6/17/2019	1:44:00 PM		2	
6/17/2019	1:46:00 PM		2	
6/17/2019	1:48:00 PM		54	
6/17/2019	1:51:00 PM		3	
6/17/2019	1:52:00 PM		68	
6/17/2019	1:57:00 PM		47	
6/17/2019	1:59:00 PM		3	
6/17/2019	2:00:00 PM		9	
6/17/2019	2:01:00 PM		60	
6/17/2019	2:03:00 PM		26	
6/17/2019	2:04:00 PM		67	
6/17/2019	2:06:00 PM		6	
6/17/2019	2:07:00 PM		62	
6/17/2019	2:14:00 PM		43	
6/17/2019	2:17:00 PM		2	
6/17/2019	2:19:00 PM		170	
6/17/2019	2:24:00 PM		3	
6/17/2019	2:27:00 PM		37	
6/17/2019	2:28:00 PM		23	
6/17/2019	2:29:00 PM		6	
6/17/2019	2:31:00 PM		136	
6/17/2019	2:36:00 PM		32	
6/17/2019	2:38:00 PM		48	



Date	Time of Call	Duration (seconds)	Phone Number Called	Duplicate	Name	Notes
2/21/2019	2:50:00 PM	1	(b) (6), (b) (7)(C)		(b) (6), (b) (7)(C)	(b) (6), (b) (7)(C) calling at my desk
2/21/2019	2:50:00 PM	225				calling at my desk
2/21/2019	2:55:00 PM	1		Yes		calling at my desk
2/21/2019	2:56:00 PM	3				calling at my desk
2/21/2019	2:57:00 PM	2		Yes		calling at my desk
2/21/2019	3:05:00 PM	2		Yes		calling at my desk
2/21/2019	3:06:00 PM	1				calling at my desk
2/21/2019	3:07:00 PM	3				(b) (6), (b) (7)(C) Age
2/21/2019	3:07:00 PM	5				Age
2/21/2019	3:08:00 PM	2				Age
2/21/2019	3:09:00 PM	25		Yes		Age
2/21/2019	3:11:00 PM	1		Yes		(b) (6), (b) (7)(C) calling at my desk
2/21/2019	3:12:00 PM	33		Yes		calling at my desk
2/21/2019	3:13:00 PM	3		Yes		(b) (6), (b) (7)(C) Age
2/21/2019	3:14:00 PM	116				
2/21/2019	3:18:00 PM	1		Yes		(b) (6), (b) (7)(C) calling at my desk
2/21/2019	3:18:00 PM	3				calling at my desk
2/21/2019	3:19:00 PM	1		Yes		calling at my desk
2/21/2019	3:19:00 PM	2				calling at my desk
2/21/2019	3:21:00 PM	109				(b) (6), (b) (7)(C) prospect
2/21/2019	3:29:00 PM	2		Yes	None	(b) (6), (b) (7)(C) calling at my desk
2/21/2019	3:29:00 PM	5			(b) (6), (b) (7)(C) Age	(b) (6), (b) (7)(C)
2/21/2019	3:33:00 PM	4				(b) (6), (b) (7)(C) calling at my desk
2/21/2019	3:34:00 PM	2				(b) (6), (b) (7)(C) Age
2/21/2019	3:35:00 PM	1		Yes		Age
2/21/2019	3:36:00 PM	2		Yes		Age
2/21/2019	3:36:00 PM	3		Yes		(b) (6), (b) (7)(C)
2/21/2019	3:37:00 PM	4		Yes	None	calling at my desk
2/21/2019	3:38:00 PM	30			(b) (6), (b) (7)(C)	calling at my desk
2/21/2019	3:47:00 PM	3				(b) (6), (b) (7)(C) Age
2/21/2019	3:48:00 PM	3		Yes		calling at my desk
2/21/2019	3:48:00 PM	4				calling at my desk
2/21/2019	3:50:00 PM	60				(b) (6), (b) (7)(C) Age
2/21/2019	3:54:00 PM	137				(b) (6), (b) (7)(C) prospect
4/16/2019	1:33:00 PM	94	(480) 585-3039		Bay Associates	NetJets catering
4/16/2019	1:36:00 PM	53	(b) (6), (b) (7)(C)		(b) (6), (b) (7)(C)	Age
4/16/2019	1:39:00 PM	78				Age
4/16/2019	1:45:00 PM	122				Client
4/16/2019	1:49:00 PM	48				

5/30/2019	1:54:00 PM	5	(b) (6), (b) (7)(C)	Yes	(b) (6), (b) (7)(C)	(b) (6), (b) (7)(C)
5/30/2019	1:54:00 PM	15		Yes		
5/30/2019	2:02:00 PM	3				
5/30/2019	2:02:00 PM	7				
5/30/2019	2:04:00 PM	134		Yes		South Carolina
5/30/2019	2:09:00 PM	2				(b) (6), (b) (7)(C) prospect
5/30/2019	2:12:00 PM	18				Sun City
5/30/2019	2:13:00 PM	6				Age (b) (6),
5/30/2019	2:15:00 PM	2			None	(b) (6), (b) (7)(C)
5/30/2019	2:17:00 PM	124			(b) (6), (b) (7)(C)	Age (b) (6)
5/30/2019	2:22:00 PM	4				(b) (6), (b) (7)(C)
5/30/2019	2:24:00 PM	117			None	
5/30/2019	2:28:00 PM	4			(b) (6), (b) (7)(C)	(b) (6), (b) (7)(C)
5/30/2019	2:30:00 PM	2				
5/30/2019	2:31:00 PM	424				
5/30/2019	2:41:00 PM	204				Age (b) (6), (b) (7)(C)
5/30/2019	2:50:00 PM	100				Age (b) (6), (b) (7)(C)
5/30/2019	2:54:00 PM	4				(b) (6), (b) (7)(C)
5/30/2019	2:55:00 PM	5				
5/30/2019	2:55:00 PM	20				Age (b) (6), (b) (7)(C)
5/30/2019	2:57:00 PM	2		Yes		(b) (6), (b) (7)(C)
5/30/2019	2:58:00 PM	58				Age (b) (6), (b) (7)(C)
5/30/2019	3:25:00 PM	3				(b) (6), (b) (7)(C)
5/30/2019	3:26:00 PM	3				
5/30/2019	3:27:00 PM	2				Age (b) (6), (b) (7)(C)
5/30/2019	3:28:00 PM	3				(b) (6), (b) (7)(C)
5/30/2019	3:28:00 PM	50				Age (b) (6), (b) (7)(C)
5/30/2019	3:30:00 PM	5			None	(b) (6), (b) (7)(C)
5/30/2019	3:31:00 PM	3			(b) (6), (b) (7)(C)	
5/30/2019	3:32:00 PM	62				
5/30/2019	3:36:00 PM	79				Age (b) (6), (b) (7)(C)
5/30/2019	3:54:00 PM	28				Age (b) (6), (b) (7)(C)
5/30/2019	3:55:00 PM	2				Age (b) (6), (b) (7)(C)
5/30/2019	3:57:00 PM	66		Yes		Age (b) (6), (b) (7)(C)
5/30/2019	3:59:00 PM	88				
5/30/2019	4:03:00 PM	22				(b) (6), (b) (7)(C)
5/30/2019	4:05:00 PM	3			None	
5/30/2019	4:06:00 PM	38			(b) (6), (b) (7)(C)	Age (b) (6), (b) (7)(C)
5/30/2019	4:07:00 PM	2				(b) (6), (b) (7)(C)
5/30/2019	4:09:00 PM	50				

5/30/2019	4:15:00 PM	106	(b) (6), (b) (7)(C)
5/30/2019	4:20:00 PM	525	
5/30/2019	4:38:00 PM	5	
5/30/2019	4:41:00 PM	7	
5/30/2019	4:42:00 PM	4	
5/30/2019	4:42:00 PM	4	
5/30/2019	4:44:00 PM	34	
5/30/2019	4:46:00 PM	4	
5/30/2019	4:47:00 PM	137	
5/31/2019	10:09:00 AM	30	
5/31/2019	10:39:00 AM	13	
5/31/2019	10:46:00 AM	57	
5/31/2019	11:29:00 AM	57	
5/31/2019	11:31:00 AM	107	
5/31/2019	11:35:00 AM	37	
5/31/2019	11:37:00 AM	1	
5/31/2019	11:37:00 AM	48	
5/31/2019	11:39:00 AM	103	
5/31/2019	11:43:00 AM	2	
5/31/2019	11:44:00 AM	75	
5/31/2019	11:48:00 AM	2	
5/31/2019	12:14:00 PM	3	
5/31/2019	12:19:00 PM	77	
5/31/2019	2:31:00 PM	3	
5/31/2019	2:41:00 PM	71	
5/31/2019	2:49:00 PM	2	
6/3/2019	2:34:00 PM	68	
6/3/2019	2:36:00 PM	3	
6/3/2019	2:37:00 PM	5	
6/3/2019	2:39:00 PM	43	
6/3/2019	2:40:00 PM	4	
6/3/2019	2:41:00 PM	6	
6/3/2019	2:41:00 PM	6	
6/3/2019	2:43:00 PM	3	
6/3/2019	2:44:00 PM	2	
6/3/2019	2:45:00 PM	4	
6/3/2019	2:46:00 PM	5	
6/3/2019	2:46:00 PM	10	
6/3/2019	2:47:00 PM	9	
6/3/2019	2:48:00 PM	7	

Yes

Yes

Yes

(b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Called to schedule seminar

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) prospect

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

Age (b) (6), (b) (7)(C)

None

(b) (6), (b) (7)(C)

Honeywell

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)





6/5/2019	1:46:00 PM	23	(b) (6), (b) (7)(C)		(b) (6), (b) (7)(C)	Age (b) (6), (b) (7)(C)
6/5/2019	1:48:00 PM	2				
6/5/2019	1:48:00 PM	89		Yes		
6/5/2019	1:51:00 PM	7				Age (b) (6), (b) (7)(C)
6/5/2019	1:52:00 PM	45		Yes		Age
6/5/2019	1:56:00 PM	71				Age
6/5/2019	1:59:00 PM	3				(b) (6), (b) (7)(C)
6/5/2019	2:01:00 PM	3				
6/11/2019	11:06:00 AM	126				
6/11/2019	11:21:00 AM	79		Yes		(b) (6), (b) (7)(C) client?
6/11/2019	11:36:00 AM	9				
6/17/2019	1:44:00 PM	2				
6/17/2019	1:46:00 PM	2				
6/17/2019	1:48:00 PM	54				
6/17/2019	1:51:00 PM	3				
6/17/2019	1:52:00 PM	68				
6/17/2019	1:57:00 PM	47				
6/17/2019	1:59:00 PM	3			None	
6/17/2019	2:00:00 PM	9			None	
6/17/2019	2:01:00 PM	60			(b) (6), (b) (7)(C)	
6/17/2019	2:03:00 PM	26			US Govt Court	
6/17/2019	2:04:00 PM	67			(b) (6), (b) (7)(C)	
6/17/2019	2:06:00 PM	6				
6/17/2019	2:07:00 PM	62				Age (b) (6), (b) (7)(C)
6/17/2019	2:14:00 PM	43				
6/17/2019	2:17:00 PM	2				
6/17/2019	2:19:00 PM	170				Age (b) (6), (b) (7)(C)
6/17/2019	2:24:00 PM	3				Age
6/17/2019	2:27:00 PM	37				
6/17/2019	2:28:00 PM	23			None	
6/17/2019	2:29:00 PM	6			(b) (6), (b) (7)(C)	
6/17/2019	2:31:00 PM	136				
6/17/2019	2:36:00 PM	32				
6/17/2019	2:38:00 PM	48				(b) (6), (b) (7)(C) NJ prospect

(b) (6), (b) (7)(C)

**From:** Alan Baskin <alan@baskinrichards.com>  
**Sent:** Thursday, August 29, 2019 12:32 PM  
**To:** (b) (6), (b) (7)(C)  
**Subject:** FW: (b) (6), (b) (7)(C) ML Follow Up

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**From:** Alan Baskin  
**Sent:** Thursday, August 29, 2019 12:32 PM  
**To:** (b) (6), (b) (7)(C)  
**Cc:** (b) (6), (b) (7)(C)  
**Subject:** RE: (b) (6), (b) (7)(C) ML Follow Up

(b) (6), (b) (7)(C)

We are gathering the documents you have requested, but this week I have been preparing for a court hearing that occurs this afternoon, and I am out of the office tomorrow and over the holiday weekend. I expect to produce the requested information by September 5.

Alan

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**From:** (b) (6), (b) (7)(C)  
**Sent:** Tuesday, August 27, 2019 6:18 PM  
**To:** Alan Baskin <alan@baskinrichards.com>  
**Cc:** (b) (6), (b) (7)(C)  
**Subject:** (b) (6), (b) (7)(C) ML Follow Up

Alan,

We have not yet received the items (b) (6), (b) (7)(C) committed to providing us at our (b) (6), (b) (7)(C) 2019 meeting. These are:

- (b) (6), (b) (7)(C) contract/agreement(s) with Career Builder
- Any text messages exchanged with co-workers (including but not limited to (b) (6), (b) (7)(C), (b) (6), (b) (7)(C), and (b) (6), (b) (7)(C))
- All emails, including attachments, sent to or from (b) (6), (b) (7)(C) personal email account to or from (b) (6), (b) (7)(C)
- All lead lists (b) (6), (b) (7)(C) provided to anyone in Michigan, including but not limited to (b) (6), (b) (7)(C)
- Any lead lists (b) (6), (b) (7)(C) created on (b) (6), personal computer

Please provide these materials these materials no later than Friday, August 30, 2019.


Thank you,

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)



(b) (6), (b) (7)(C)



(b) (6), (b) (7)(C)

**From:** Alan Baskin <alan@baskinrichards.com>  
**Sent:** Wednesday, August 28, 2019 7:53 AM  
**To:** (b) (6), (b) (7)(C)  
**Subject:** FW: (b) (6), (b) (7)(C) ML Follow Up

Ugh.

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**From:** (b) (6), (b) (7)(C)  
**Sent:** Tuesday, August 27, 2019 6:18 PM  
**To:** Alan Baskin <alan@baskinrichards.com>  
**Cc:** (b) (6), (b) (7)(C)  
**Subject:** (b) (6), (b) (7)(C) ML Follow Up

Alan,

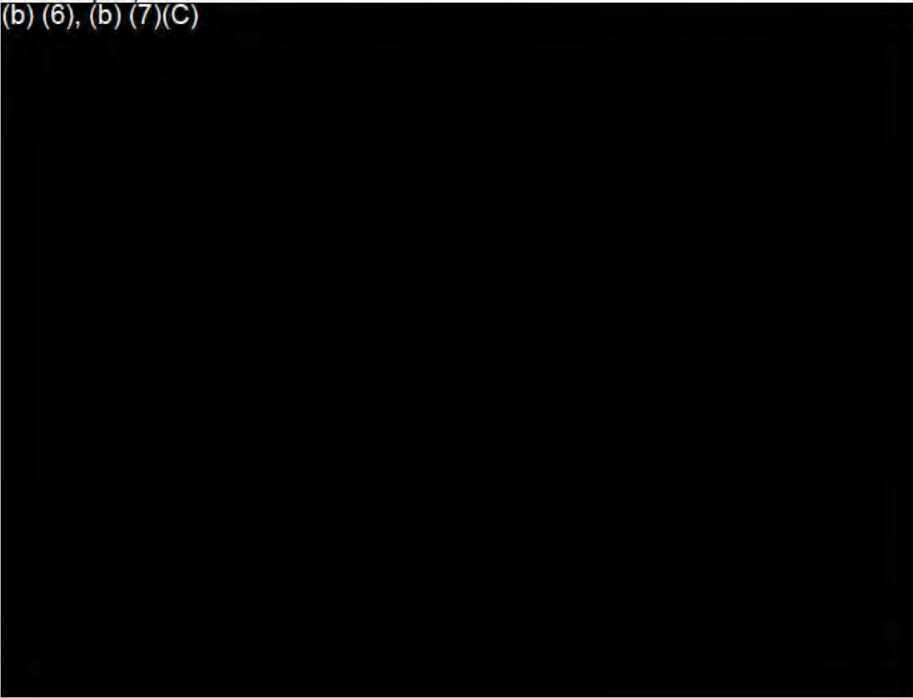
We have not yet received the items (b) (6), (b) (7)(C) committed to providing us at our (b) (6), (b) (7)(C) 2019 meeting. These are:

- (b) (6), (b) (7)(C) contract/agreement(s) with Career Builder
- Any text messages exchanged with co-workers (including but not limited to (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C))
- All emails, including attachments, sent to or from (b) (6), (b) (7)(C) personal email account to or from (b) (6), (b) (7)(C)
- All lead lists (b) (6), (b) (7)(C) provided to anyone in Michigan, including but not limited to (b) (6), (b) (7)(C)
- Any lead lists (b) (6), (b) (7)(C) created on (b) (6), (b) (7)(C) personal computer

Please provide these materials no later than Friday, August 30, 2019.

Thank you,

(b) (6), (b) (7)(C)



iMessage with +(b) (6), (b) (7)(C)  
1/19/19, 3:25 PM

(b) (6), (b) (7)(C)

Great picture 🍷

1/21/19, 11:04 AM

If you have time later tonight let's hop on a quick phone call. I have a prospect looking to talk next weekend with us.

Currently in annuities at an RIA/ small insurance firm. Lost (b) (6), (b) (7) over the last month. Extremely interested in switching brokers

Ok. What time?

Let's do 6:30

Ok

1/21/19, 6:27 PM

Calling in a few minutes just finishing up dinner

Ok

1/23/19, 8:33 AM

Maybe we can setup a study planning session at Optima this weekend

Yes we should do that

1/23/19, 10:03 AM

Saturday would be a good day

Saturday would be perfect

Speaking to that prospect tomorrow morning so I'll have some more info for us

1/23/19, 12:07 PM

Ok what time Saturday maybe 9:30am at Optima?

Let's plan for that 🍷



(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

September 9, 2019

**VIA E-MAIL**

Alan S. Baskin, Esq.  
Baskin Richards PLC  
alan@baskinrichards.com

Re: (b) (6), (b) (7)(C)

Dear Alan:

We write regarding your September 5, 2019 Letter and accompanying materials with some follow-up questions.

First, on July 2, August 14, and August 27, 2019, Merrill Lynch requested that (b) (6), (b) (7)(C) provide all text messages that (b) (6) exchanged with any co-workers. On July 29 and September 5, (b) (6), (b) (7)(C) produced text messages with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C). The text messages with (b) (6), (b) (7)(C) appear incomplete, as they do not begin until late June 2019 and seem to begin midway through a conversation. Please produce all earlier text messages with (b) (6), (b) (7)(C). In addition, a review of (b) (6), (b) (7)(C) text messages indicate that (b) (6) exchanged text messages with other current and former employees (such as (b) (6), (b) (7)(C) and other (b) (6), (b) (7)(C)). Please produce a complete set of all text messages with any co-workers.

Second, Merrill Lynch again asks that (b) (6), (b) (7)(C) provide all lead lists that (b) (6) created on (b) (6) personal computer. During our previous interviews, (b) (6), (b) (7)(C) stated that (b) (6) made lead lists at home, including from InfoFree; however, (b) (6) did not provide any such lists. Similarly, (b) (6), (b) (7)(C) said that (b) (6) sent a list of potential Dow Chemical prospects to certain individuals in Michigan. In the September 5, 2019 Letter, however, (b) (6), (b) (7)(C) indicates that "the Rotary contact list" is the only list that that (b) (6) "currently possesses." Please provide any lead lists and transmittal emails. Alternatively, if (b) (6), (b) (7)(C) has deleted lead lists or transmittal emails, please indicate when and why.

Third, with regard to (b) (6), (b) (7)(C) text messages with (b) (6), (b) (7)(C):

- Please identify the other (b) (6), (b) (7)(C) that allegedly were actively using resume lead lists in the (b) (6), (b) (7)(C) office, referenced in the September 5 Letter.

(b) (6), (b) (7)(C)

- Please state when (b) (6), (b) (7)(C) suggested obtaining a burner phone to call leads from CareerBuilder to avoid DNC policies, whether this suggestion was memorialized in writing, and whether anyone else has knowledge of this suggestion. Please also state why (b) (6), (b) (7)(C) did not disclose this conversation during our previous interviews.
- Please identify the cold calling techniques that (b) (6), (b) (7)(C) figured (b) (6), (b) (7)(C) used, as referenced in (b) (6), (b) (7)(C) June 27, 2019 text.
- Please describe each communication that (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) had regarding the use of empty offices to call numbers on the DNC list at Merrill Lynch. Please include the date, location, means of communication, and the identities of any other individuals with knowledge of these communications.
- Please describe the "resume problem" (b) (6), (b) (7)(C) solved, per (b) (6), (b) (7)(C) June 29, 2019 text. Please also explain why sending LinkedIn invitations to individuals that (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) already had called resolved DNC policy violations.
- Please identify "everyone that we (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) have called," as referenced in (b) (6), (b) (7)(C) June 29, 2019 text, the date on which the individual was called, the source of the phone number, the phone number used to make the call, and whether the phone number had been checked against Merrill Lynch's privacy tools.
- Please describe each communication between (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) regarding this investigation. By way of example only, this should include any communications between (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) in which they discussed the content of interviews, expected questions, or suggested answers, as referenced in their July 2019 text messages. In addition to describing the content of those communications, please also include the date, location, means of communication, and the identities of any other individuals with knowledge of these communications.

Fourth, please describe each communication between (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) regarding this investigation. By way of example only, this should include any communications in which they discussed the content of interviews, expected questions, suggested answers, or ways to respond to Morgan Lewis's requests for information. In addition to describing the content of those communications, please also include the date, location, means of communication, and the identities of any other individuals with knowledge of these communications.

Fifth, please identify each communication between (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) regarding this investigation. By way of example only, this should include any communications in which they discussed the content of interviews, expected questions, suggested answers, or ways to respond to Morgan Lewis's requests for information, or speculated about how the investigation was initiated. In addition to describing the content of those communications, please also include the date, location, means of communication, and the identities of any other individuals with knowledge of these communications.

Finally, please identify any other individuals with whom you have discussed this investigation, including the date, content, location, means of communication, and the identities of any other individuals with knowledge of these communications.



1/24/19, 8:23 AM

(b) (4) household

(b) (6), (b) (7)(C) in the annuity (b) (6), (b) (7)(C) in IRA

Who is the annuity carrier?

Jackson Life Insurance. Small firm

IRA held at FSS Securities

(b) (6), (b) (7)(C) sending statements over to me  
today/tomorrow

Just sent you over the statements. (b) (6), (b) (7)(C) would like to  
talk to us again on Saturday

1/24/19, 2:28 PM

What time in Saturday should we do the call? (b) (6), (b) (7)(C)  
said preferably something earlier. (b) (6), (b) (7)(C) is in New  
Jersey

1/24/19, 8:08 PM

Hey let me give you a call in about 20-30 minutes if  
that's ok

Ok

Think we got cut off but I will talk to you tomorrow if  
(b) (6), (b) (7)(C) reaches out

Ok

1/24/19, 10:45 PM

Hey (b) (6), (b) (7)(C) what is your thoughts on this. Since  
we agree about the (b) (6), (b) (7)(C) base. Do you think (b) (6), (b) (7)(C)  
would do a (b) (6), (b) (7)(C) signing bonus? That hits me at (b) (6), (b) (7)(C)  
this year and then from there on out at (b) (6), (b) (7)(C)

1/25/19, 6:42 PM

Hey (b) (6), (b) (7)(C) just getting a hair cut. I can give you a  
call in an hour?

1/26/19, 8:25 AM

I should be at your place around 9-915

Ok



Just got here

1/28/19, 10:07 AM

I have to let (b) (6), (b) (7)(C) know that you accept the offer of (b) (6), (b) (7)(C). This is OK?

Yes let's lock it in

(b) (6), (b) (7)(C) can send the papers to my ML email so I can print and get them signed today

Ok (b) (6), (b) (7)(C)

1/28/19, 1:36 PM

When you get the chance can you send over the sheet you would like me to send to (b) (6), (b) (7)(C)

1/28/19, 8:23 PM

(b) (6), (b) (7)(C) is still interviewing with other teams 🤔

Want me to talk to (b) (6), (b) (7)(C) I think I can get (b) (6), (b) (7)(C)

Give you a call in a few minutes just wrapping up at the gym

Ok



(b) (6), (b) (7)(C)

Got it (b) (6), (b) (7)(C)

1/29/19, 12:36 PM

(b) (6), (b) (7)(C) is meeting with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) Thursday morning briefly. Not sure this is a good sign

I'm talking with (b) (6), (b) (7)(C) tomorrow. Just set up a phone call with (b) (6), (b) (7)(C)

Ok great (b) (6), (b) (7)(C)

1/29/19, 9:24 PM

(b) (6), (b) (7)(C)

That's great. I like how you beat (b) (6), (b) (7) by 5 basis points

(b) (6) has a lot of partnerships

I bought the Banner, Lockheed, and Freeport directories

Perfect. They will be good. A lot of potential there

1/30/19, 1:03 PM

Spoke to (b) (6), (b) (7) Good kid. I think we got (b) (6), (b) (7) (b) (6) is just taking (b) (6) time to gather all of the data and making a wise choice. You need to let (b) (6), (b) (7)(C) and (b) (6), (b) (7) know that (b) (6) will not be prospecting. (b) (6) has no motivation in doing that. (b) (6) really likes me and you

1/31/19, 8:49 AM

(b) (6), (b) (7)(C) signed on. Starts (b) (6), (b) (7)

Boom! That's great. Hope I helped out with my phone call yesterday

1/31/19, 6:07 PM

Hey (b) (6), (b) (7)(C) What's going on? Just getting a haircut right now

I was scouting out seminar locations. May need to schedule a day for visits to places

(b) (6), (b) (7)(C)

1/31/19, 8:00 PM

Ok let's plan that soon

I really like the picture you sent me

Call you in a few

2/1/19, 4:55 PM

Hey (b) (6), (b) (7)(C) Let's connect on Monday I'll do a bit more research for us (b) (6), (b) (7)

2/1/19, 4:55 PM

2/4/19, 4:44 PM

Hey (b) (6), (b) (7)(C) Let's connect around 8 tonight

2/4/19, 6:45 PM

Ok

2/7/19, 7:27 PM

Hey (b) (6), (b) (7)(C) Let me give you a call in about an hour. Just pulled up to the gym

Ok

2/10/19, 7:58 PM

What time for tomorrow morning?

I think 8:30 or 9am. Should take me 15 min to build wealth outlook

Ok. I'll be there between 830 and 9. I'll shoot you a text before I head up

2/11/19, 8:01 AM

Heading to the office now

Just got to the office

I'm driving with Do Not Disturb While Driving turned on. I'll see your message when I get where I'm going.

(I'm not receiving notifications. If this is urgent, reply "urgent" to send a notification through with your original message.)

2/11/19, 9:12 PM

(b) (6), (b) (7)(C)

Our best friend in the coming weeks

That and I just left the office 🍷

Haha long days and nights are ahead that's for sure

2/12/19, 3:25 PM

Couple more solid prospects added to the pipeline



Couple more solid prospects added to the pipeline today. We will be talking with them soon

2/12/19, 4:38 PM

Good. Any progress on mail room?

Negative. Nothing yet

2/13/19, 11:13 AM

Called trilogy golf course and providence restaurant. Left messages to the managers so they should get back to me before end of the day

2/13/19, 5:43 PM

Call universal mailing services tomorrow for a quote

Gordon Graphics

Should be (b) (4) handling and (b) (4) to fold and (b) (4) to insert per a piece

Awsome. I'll give them a call tomorrow. What type of quantity should I tell them? I assume they knock down the prices for bulk

Spoke with trilogy today. He's sending over some info for us to review for pricing and setting

2,500 per seminar

Perfect. The woman from the restaurant I'm down town Phoenix didn't get back to me yet

2/14/19, 4:13 PM

Called both places. Universal I left a message. Gordon graphics is working the numbers for us and sending an email sometime tomorrow

2/20/19, 3:04 PM

What time do you want me at the office tomorrow?

2/20/19, 4:11 PM

I think 8:30 will be good

Sounds like a plan. Got some good info today. We will talk about it tomorrow

2/20/19, 5:41 PM

Hey (b) (6), (b) (7)(C) I'll give you a call in about 10 minutes if that works

Ok

2/21/19, 7:30 AM

Heading up to the office. Want me to stop for any Starbucks?

I'm ok

2/23/19, 9:10 AM

See you at the office around 11

Ok

Let's make it a bit closer to 11:30. Moving a little slow today

Ok

2/23/19, 11:39 AM

I'm stuck on the 101

2/25/19, 10:46 PM

(b) (6), (b) (7)(C)

Doing some research on structured products

(b) (6), (b) (7)(C)

Ha get some rest. I'll be at the office a little earlier tomorrow to help you out before compliance is in

2/28/19, 7:51 AM

I'll be at the office in 5 mins

Ok. I might be 15

Ok

3/1/19, 9:45 PM



To bad it's not the dugout seats

It worked out. My friend forgot to stay \$75 total not a piece 🤔

3/5/19, 12:10 PM

I'm outside

Ok coming out to you now

3/6/19, 5:46 PM

I'm going to take off in a few. Finished up the new pebble creek list and shot it off to (b) (6), (b) (7)(C) I'll see you in the AM

3/7/19, 8:02 AM

I forgot to mention that I will be in the (b) (6), (b) (7)(C) office for a meeting this morning

Ok. I'll be at the office in 5 mins. I'll finish the real estate and work on the cold walking route for fountain hills

3/7/19, 12:05 PM

Grabbing lunch now. Want anything?

I'm good thanks 👍

3/9/19, 9:41 AM

I should be getting up to you around 10:15 👍

Ok

I'll be at your place in a few minutes on (b) (6), (b) (7)(C) right now

Ok

3/11/19, 10:36 AM

Got a few updates for you on fountain hills when you get into the office



3/11/19, 5:11 PM

Going to head out soon. Any thing else you want me to look at before heading out?

3/12/19, 9:27 PM

That script (b) (6), (b) (7) said is money. I like it

(b) (6), (b) (7) knows how to call. I am not sure how value we will get out of the campaign but it will get you started on the phone

I see a lot of potential with it. It will probably be slow but if we get a few real estate agents in our back pocket because of it then it's a win

3/14/19, 12:31 PM

Want anything from chipotle? I just got here

I'm good (b) (6), (b) (7)

3/14/19, 8:08 PM

(b) (6), (b) (7)(C)

Haha nice!

3/15/19, 6:48 PM

Meeting went very well. I'll talk to you tomorrow on everything

Ok (b) (6), (b) (7)

3/16/19, 9:53 AM

I should be at your place around 11/11:30

Ok (b) (6), (b) (7)

3/16/19, 11:07 AM


Did you eat yet?

Not yet. Also I'll be at your place in a few minutes

3/18/19, 9:03 PM

Hey (b) (6), (b) (7)(C) Just got done with a workout.

Everything all good?

Yes 

3/19/19, 9:11 PM

Hey (b) (6), (b) (7)(C) Just wrapping up with a workout

No worries. I was going to change my idea for NetJets but I think I will stick with small business owners. I think small business ppl will be more likely to come vs business execs

We can do half and half. NetJets is a big name in the world of people making executive level money

3/22/19, 8:21 AM

Bad accident on the 101. I should be at the office in 20/30 minutes. Passing olive ave. Right now

Ok

3/22/19, 3:55 PM

Heading out to leave for that appointment in Tempe at 5.

3/22/19, 5:56 PM

Talk with the CPA went ok. Said (b) (6) works with a variety of people. I'll stick on (b) (6), (b) (7)(C) and see if anything comes out of it

3/22/19, 8:51 PM

I think just treat (b) (6), (b) (7)(C) as a CIO and see what happens. Might have to check with (b) (6), (b) (7)(C) to see what traits we should look for

Ok what time for tomorrow?

Maybe 11 for breakfast

Sounds like a plan

3/23/19, 10:35 AM

Heading your way in about 10 minutes

Walking to the front of optima now. I parked in mastros parking lot

Ok

OK

I'm in front of Optima on the street

3/24/19, 2:50 PM

Hey (b) (6), (b) (7)(C) What is the (b) (6), (b) (7)(C) log in for the insurance?

(b) (4)

Awesome thanks

3/26/19, 9:16 AM

Hey Todd asked if I could stay in (b) (6), (b) (7)(C) for the day. Are you cool with that? I

Ok

Heading into the assessment now. I'll let you know how it goes

3/26/19, 10:52 AM

Passed 🎉

Great

3/26/19, 5:00 PM

Call you in a few

3/30/19, 8:03 AM

I'll be at your place around 10

3/30/19, 9:05 AM

Ok

Pulling into mastros parking lot

Ok

In the front of optima

Ok

4/6/19, 1:09 PM

(b) (6), (b) (7)(C)



(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

We say hello from flagstaff

(b) (6), (b) (7)(C)

Nice

(b) (6), (b) (7)(C)

4/8/19, 10:16 AM

We got two RSVP's for NetJets this morning. Seems like the first round of mailings got delivered today

(b) (6), (b) (7)(C)

4/8/19, 5:28 PM

Mission complete



4/9/19, 5:04 PM

Heading out here shortly. I have that hair cut appointment at 6 in Scottsdale

4/10/19, 8:19 AM

Accident on the 10 W. Stuck in traffic right now. My maps is saying I'll be at work close to 9

Ok

Taking the 51 up north now

4/12/19, 8:21 PM

Hey what's up? Sorry at (b) (6), (b) (7)(C) place in (b) (6), (b) (7)(C)  
Need me to call you?

No all good. Just checking in

(b) (6), (b) (7)(C)

Ok. Just called real estate agents today. (b) (6), (b) (7) didn't get back to me about approving Freeport so not a whole lot I could do progression wise

Ok. Intern interview went well

Nice. Are you hiring them?

I think so. (b) (6), (b) (7) is (b) (6) and a (b) (6), (b) (7)(C)

Lives in (b) (6), (b) (7)(C) so drive is not a problem

(b) (6), (b) (7)(C) are kind of douches

But good deal

Beggars can't be choosers 🤔

(b) (6), (b) (7)(C)

4/15/19, 4:38 PM

I'll be heading out around 5 (b) (6), (b) (7)

Ok

Getting a lot of pick ups from the real estate agents  
right now surprisingly

4/19/19, 12:19 PM

Grabbing lunch soon. You coming?

4/20/19, 12:08 PM

I think farmer markets on Saturday is the next move.  
We saw one in Fountain Hills. Maybe ask Cave Creek  
folks about their markets

Not a bad idea. Something we can certainly start  
thinking about and planning

4/22/19, 8:56 PM



Be sure to shine your shoes 🧦

Will do sir (b) (6), (b) (7)

Can you bring show polish for tomorrow morning?  
Staying at (b) (6), (b) (7)(C) tonight (b) (6), (b) (7) dosent have any  
shoe polish here haha

Ok

4/25/19, 7:15 PM

We have a meeting tomorrow at 8am

Yup already on my calendar

4/25/19, 9:00 PM

Hey did we book the hotel yet for next week? 🤔

No I will book tomorrow

4/30/19, 9:18 PM

Bright and early 7AM tomorrow



5/1/19, 6:35 AM

Let me know when your in the way over

Leaving now

(b) (6), (b) (7)(C)

My apartment is (b) (6), (b) (7)(C) It is by one of the pools

I'm here

Ok I'll be down in a few minutes

5/2/19, 11:50 PM

Let me know if you need me. I'll keep my phone on loud. Just got back to the TI

Hey what is the room number?

5/3/19, 1:09 AM

Ok.

5/4/19, 9:44 AM

I had a nightmare that you cold called someone on



Had a nightmare that you could cancel someone off  
the do not call list 🤔

5/4/19, 11:21 AM

Haha horrible nightmare to have

End up doing anything last night?

Stayed in and rested up

5/4/19, 5:58 PM

Keep me posted on how tonight goes with

5/4/19, 7:20 PM

Haha classic

5/4/19, 10:13 PM

Nice man. With

At the speakeasy 🍷

Very nice

5/6/19, 1:36 PM

Hey Just sent you over the information for  
the Wealth Outlooks that need to be completed for  
the FADP Orientation

5/7/19, 12:58 PM

Hey were you able to look into those  
Wealth outlooks?

Working on them now

Just got them. I appreciate it. (b) (6), (b) (7)(C)

5/7/19, 8:41 PM

Hey is there any (b) (6), (b) (7)(C) ahead of me in Households or Net New Money for this year? I was looking at (b) (6), (b) (7)(C) email I just don't know some of the (b) (6), (b) (7)(C) names

5/8/19, 9:42 AM

(b) (6), (b) (7)(C) has 4 new HH

Not bad. Are you over at (b) (6), (b) (7)(C) now?

No I'll drive over at 10:40am

Ok keep me updated

5/8/19, 12:19 PM

How did it go?

It's a complicated deal. Might be an opportunity for the fall

Got a sec for a quick call?

Ok

5/8/19, 3:08 PM

Did you send off the mail to (b) (6), (b) (7)(C) today?

5/13/19, 6:51 AM

I will be in the office at 11am

Ok. See you then 👍

5/13/19, 9:54 AM

Want to do some cold walking today around Sun City. Pretty much wrapping up on the banner list.

5/13/19, 11:45 AM

Want to go to One Stop Nutrition for a lunch protein shake? Healthier than yogis

Ok

5/15/19, 2:19 PM

Setting up an appointment with (b) (6), (b) (7)(C) for Friday

the 24th. What does your schedule look like for that day? I think we will be swinging by [REDACTED] business

5/15/19, 6:57 PM

Should be ok

5/16/19, 7:35 AM

Hey shooting over to [REDACTED] I have an [REDACTED] meeting. Should be back around 930

5/16/19, 9:08 AM

Heading back to the [REDACTED] office now

5/18/19, 10:40 AM

Hey I should be over to your place a little closer to 11:30 [REDACTED]

Ok [REDACTED]

Do you have an extra pair of dress socks I can borrow? I stayed at [REDACTED] spot last nights. I forgot to bring a pair 😊

Ok

Found a pair. I am all good. Heading to you now. 10 minutes away

Ok

5/29/19, 11:58 AM

Running to my car to grab my wallet

5/30/19, 7:52 AM

I should be getting to the office right around 830. Let's get to work today [REDACTED]

(b) (6), (b) (7)(C)


Already here [REDACTED]

6/1/19, 10:21 AM

(b) (6), (b) (7)(C)



(b) (6), (b) (7)(C)

Client meetings 



6/1/19, 1:07 PM

Nice 

6/3/19, 5:32 PM


Heading out of here in a few minutes

6/3/19, 6:46 PM

At the EOS in . Should be wrapping up in 40 minutes or so. I'll give you a call when I'm heading home 


Ok. Thought a new line for the script

6/4/19, 12:52 PM

Can you send me the  username and password so I can check on TSLA for 

(b) (6), (b) (7)(C)

I will get you the password when I get back

Got it thank you 

I would buy when it reverses

That is what I am thinking as well

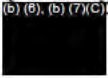
6/4/19, 5:33 PM

That was enough of  for me for the day. I'm heading out shortly

6/6/19, 12:39 PM

What's the address I should put career builder under?

Your personal

Total came to \$435 for one month so shoot me \$217 through Venmo 

(b) (6), (b) (7)(C)

The extra \$35 was for sales tax

(b) (6), (b) (7)(C)

6/6/19, 5:46 PM



I feel like I live here

I'm driving with Do Not Disturb While Driving turned on. I'll see your message when I get where I'm going.

(I'm not receiving notifications. If this is urgent, reply "urgent" to send a notification through with your original message.)

So poke 🤔

6/7/19, 8:10 AM

Need to run an investment strategy by you when I get to the office

6/7/19, 6:53 PM

Saw (b) (6), (b) (7)(C) with that (b) (6), (b) (7)(C) hangs out with at (b) (6), (b) (7)(C) at the gym tonight

They looked like they were fondling each others (b) (6), (b) (7)(C)

Well I did have a question mark 🤔

This is a valid point lol

6/9/19, 1:36 PM

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

401K opportunity?

Yes

6/9/19, 9:45 PM

Big week ahead  
I'll be getting to the area (b) (6), (b) (7) lives in earlier tomorrow and stopping at a Starbucks before hand to review a little bit of you want to join

Ok just txt me the address

Ok

(b) (6), (b) (7)(C)

That's (b) (6), (b) (7)(C) address

(b) (6), (b) (7)(C)

Starbucks we can meet at before heading to (b) (6), (b) (7)(C)

6/10/19, 7:50 AM

I'll be leaving in 10 minutes. Let's just meet at (b) (6), (b) (7)(C) and skip Starbucks. Looks like a 40 minute drive from me.

Ok I'm at Starbucks

Ok. I'll call you when I am getting a bit closer

5 minutes out from (b) (6), (b) (7)(C) house

Ok I'm 10 min

Parked down the block from (b) (6), (b) (7)(C) Give me a call when you are close

6/12/19, 6:03 PM

Talk to you tomorrow. This (b) (6), (b) (7)(C) has huge money.



Heading up to (b) (6), (b) (7)(C) house in (b) (6), (b) (7)(C) next Saturday to discuss next steps

That's great (b) (6), (b) (7)(C)

(b) (6), (b) (7) in eligible assets for us to bring over now. (b) (6), (b) (7) in (b) (6), (b) (7)(C) 401K, (b) (6), (b) (7)(C) plans on retiring within 5 years

Wow 🤩

6/19/19, 12:02 PM

Up for a quick lunch at Poke?

Ok

Let me know when you are ready to go

6/20/19, 7:26 PM

I talked to (b) (6), (b) (7)(C) tonight. (b) (6), (b) (7)(C) said that because they knew that (b) (6), (b) (7)(C) had access to Career Builder and didn't ask any questions means that it is not important or what they are looking for

Very odd. I think (b) (6), (b) (7)(C) has a point to be honest

6/21/19, 7:56 PM

Want me to meet you at your place in the morning or do you want to swing by me? I am on (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)

I can swing by you

Cool. What time?

Meeting (b) (6), (b) (7)(C) at 9AM at (b) (6), (b) (7)(C) home

8am?

That should be good. 40 minute ride from here

6/22/19, 7:39 AM

Hey (b) (6), (b) (7)(C) when you pull in just pull into the front

by the sign of LUX apartments. My car is in the front in one of the visitor spots

Ok

Here

Ok coming down now

6/22/19, 3:39 PM



AZ has 6 companies vs CA has 54 companies on Fortune 500

CA is where we need to prospect man

We need to figure out corporate directory building

Yes. We need to do some serious thinking on it

6/25/19, 4:45 PM

(b) (6), (b) (7)(C)

6/27/19, 12:03 PM

Just wrapped up with LinkedIn meeting. I'll stay up at (b) (6), (b) (7)(C) for the day unless (b) (6), (b) (7)(C) needs help with the mailing machine. Doesn't make much sense to drive up to (b) (6), (b) (7)(C) today unless (b) (6), (b) (7)(C) needs help. Anything you need me to do for that?

No I think we can handle it

Ok. Are you sure?

Yes

Ok. Let me know if you need anything the rest of the day.

I'll start calling on Boeing tomorrow

6/27/19, 2:11 PM

(b) (6), (b) (7)(C) told me (b) (6), (b) (7)(C) cold calling techniques. Safe to say they are aligned with (b) (6), (b) (7)(C) ways

(b) (6), (b) (7)(C) calls an hour or two a day. Brought in (b) (6), (b) (7)(C) this year already

6/27/19, 3:21 PM

Yes that is what I figured

I have a few ideas. We will talk about it tomorrow

6/29/19, 10:35 AM

Insurance has been passed (b) (6), (b) (7)(C)

Awesome (b) (6), (b) (7)(C)

6/29/19, 11:49 AM

I solved the resume problem

You don't need a burner phone and you can call people on the do not call list at ML. Any guesses?

Not to sure besides different offices. What is the solution?

Getting a lot of connections with my small LinkedIn campaign by the way

LinkedIn is the answer

By accepting your invitation that should serve as permission to call

We need to connect to everyone we have called

Perfect. We can do that (b) (6), (b) (7)(C)

We need to start Monday morning first thing

6/30/19, 4:11 PM



6/30/19, 5:36 PM

Awesome man. This is a great start

That's 2

7/5/19 12:19 PM

7/9/19, 12:13 PM

Ready when you are

7/9/19, 10:56 AM

Coming into the office today?

2 min away

Cool. Executed the MINT trade for (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C).  
Have a few questions for you when you get in

7/10/19, 1:07 PM

The guy with the ladder needs to get into the computer room. (b) (6), (b) (7)(C) wanted me to let you know

7/12/19, 11:42 AM

Keep me posted on the follow up calls today and how they go (b) (6), (b) (7)(C)

7/15/19, 9:22 AM

Hey man. Sat down with that prospect on Saturday. (b) (6), (b) (7)(C) deal and (b) (6), (b) (7)(C) is interested in bringing us on after sitting down with me

(b) (6), (b) (7)(C) check is being cut within the next two weeks for the business they sold and the other (b) (6), (b) (7)(C) will come in within the next 12 months

Oh wow that's fantastic (b) (6), (b) (7)(C)

7/15/19, 11:43 AM

Legal wants to sit down with me on Wednesday. They just emailed me

Ok

7/15/19, 7:19 PM

In NYC right now. Let's chat tomorrow (b) (6), (b) (7)(C)

7/16/19, 4:38 PM

I am talking with them at 1 tomorrow. They moved it on my calendar

Ok. I would write out a timeline, sources, and expected questions

7/16/19, 11:35 PM

Hey man. I just landed. I'm heading back to my place



right now. I have a fever and sore throat. Mind if I come in closer to 9:30 to try and sleep this off a bit? I want to make sure I am there for the interview tomorrow. I definitely won't be 100% so I'm going to warn the investigators right off the bat.

7/17/19, 6:52 AM

I would ask to reschedule and stay home

Ok. I'll keep you updated on what (b) (6) says

If you are not feeling well then they can do it over the phone at a different time. I do not think that you should do an interview if you are sick

Ok. They canceled it. They are willing to do over the phone on Friday. (b) (6) will be getting back to me about a time

Call me after your interview so I know how it went. I lost my voice so can't talk to well but I still want to hear how it went

7/17/19, 3:11 PM

Will you be ok sitting down with the (b) (6), (b) (7) prospect on Friday, (b) (6), (b) (7)(C) on Monday morning and (b) (6), (b) (7)(C) on Monday night?

7/18/19, 10:09 AM

Coming into the office today?

7/18/19, 7:46 PM

For tomorrow. Let's dress with sport shirt or open collar shirt. I think we should still do suit though

7/19/19, 2:10 PM

Crushed the meeting. Another meeting set for after August 15th

7/20/19, 9:53 PM

Everything all good? At (b) (6), (b) (7)(C) place right now

Yes everything OK. Just checking in

Got it. Everything is good on my end (b) (6), (b) (7)(C)

7/22/19, 8:04 AM

Call you in a few stopping for gas

Ok

Read 7/22/19



# BASKINRICHARDS

Alan S. Baskin  
[alan@baskinrichards.com](mailto:alan@baskinrichards.com)

July 29, 2019

**VIA ELECTRONIC MAIL**

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

Re: (b) (6), (b) (7)(C) Merrill Lynch

Dear (b) (6), (b) (7)(C):

Thank you for your time on July 23. We write to provide some additional information on (b) (6), (b) (7)(C) behalf, and again ask that Merrill Lynch reinstate (b) (6), (b) (7)(C) to (b) (6), (b) (7)(C) position. (b) (6), (b) (7)(C) is a dedicated and recognized (b) (6), (b) (7)(C) who will learn and emerge an even better manager in the wake of the Do Not Call list ("DNC") inquiry. Any concerns the firm may have regarding (b) (6), (b) (7)(C) can be addressed internally and informally and need not mar a spotless record and admirable career.

## Background

(b) (6), (b) (7)(C) may be the only Merrill Lynch employee who was born to work there. (b) (6), (b) (7)(C) has been "working" at the firm since (b) (6), (b) (7)(C) was (b) (6), (b) (7)(C) years old and began accompanying (b) (6), (b) (7)(C) to the office. (b) (6), (b) (7)(C) has consistently been a million-dollar producer over (b) (6), (b) (7)(C) years at Merrill Lynch. (b) (6), (b) (7)(C) is (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) with (b) (6), (b) (7)(C) to continue the practice. (b) (6), (b) (7)(C) has no reason to violate the DNC rule, and does not use cold-calling to build (b) (6), (b) (7)(C) practice, as (b) (6), (b) (7)(C) and upon (b) (6), (b) (7)(C) retirement (b) (6), (b) (7)(C) will be managing an additional (b) (6), (b) (7)(C), (b) (4). (b) (6), (b) (7)(C) team (b) (6), (b) (7)(C) manages (b) (6), (b) (7)(C), (b) (4). (b) (6), (b) (7)(C) has never originated a client relationship by making outgoing cold calls, instead focusing on acquiring clients through seminars, events, and referrals.

(b) (6), (b) (7)(C) has been with Merrill Lynch since (b) (6), (b) (7)(C), (b) (6), (b) (7)(C) entire professional career, and is a decorated (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) has been (b) (6), (b) (7)(C) since (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) since (b) (6), (b) (7)(C). During these (b) (6), (b) (7)(C) years no one (b) (6), (b) (7)(C) has been



(b) (6), (b) (7)(C)

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subject to any regulatory discipline or arbitrations, and (b) (6), (b) (7)(C) Merrill Lynch audits have always been clean. (b) (6), (b) (7)(C) are very successful; (b) (6), (b) (7)(C) in (b) (6), (b) (7)(C) office who came to Merrill Lynch as recruits have become million-dollar producers and teams with (b) (6), (b) (7)(C) coaching and focus on implementing the Optima Practice Model ("OPM"). (b) (6), (b) (7)(C) is very good at (b) (6), (b) (7)(C) job and in (b) (6), (b) (7)(C) was recognized as one of (b) (6), (b) (7)(C).

(b) (6), (b) (7)(C) builds trust, respect and loyalty with hard work, as (b) (6), (b) (7)(C) maintains close relationships with everyone in (b) (6), (b) (7)(C) office (b) (6), (b) (7)(C) nearly every day. (b) (6), (b) (7)(C) enjoys equity valuation and technical analysis and (b) (6), (b) (7)(C) have long appreciated and shared (b) (6), (b) (7)(C) analysis with clients and prospects. (b) (6), (b) (7)(C) also compiles research notes for (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C).

(b) (6), (b) (7)(C) in countless other ways. For example, (b) (6), (b) (7)(C) has helped the (b) (6), (b) (7)(C) overhaul their digital presence - (b) (6), (b) (7)(C) and LinkedIn - by arranging for a professional photographer to come to the office. (b) (6), (b) (7)(C) has supported numerous (b) (6), (b) (7)(C) in different Markets on their (b) (6), (b) (7)(C) designations. (b) (6), (b) (7)(C) also supported (b) (6), (b) (7)(C) in (b) (6), (b) (7)(C) own Market on their (b) (6), (b) (7)(C) designations.

(b) (6), (b) (7)(C) helps with client retention by hosting office seminars and assisting with (b) (6), (b) (7)(C) seminars. (b) (6), (b) (7)(C) recently hosted an Open House where (b) (6), (b) (7)(C) personally sent an invitation on behalf of the (b) (6), (b) (7)(C) to every local client. (b) (6), (b) (7)(C) has also helped the (b) (6), (b) (7)(C) with client retention and acquisition by hosting six annual "Net Jets" events over the years. In 2019, over 330 people attended the Net Jet event, which yielded a number of clients. (b) (6), (b) (7)(C) has also hosted Apple workshops for (b) (6), (b) (7)(C) Market. When (b) (6), (b) (7)(C) organizes events (b) (6), (b) (7)(C) creates a list on Infocree.com, emails it to (b) (6), (b) (7)(C) as sourced leads, scrubs the list on Salesforce, and obtains approval from (b) (6), (b) (7)(C). In other words, (b) (6), (b) (7)(C) mirrors the DNC policy.

(b) (6), (b) (7)(C) constantly promotes the Merrill Lynch brand (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) has also aided recruit transitions by teaching them how to use Merrill Lynch's WMW platform, PCOE and Trade Basket tools, PMAC reporting, IAP platform, Portfolio +, and Salesforce. For the past (b) (6), (b) (7)(C) years (b) (6), (b) (7)(C) has hosted career nights, career fairs and expos, and on-average interviews over 60 (b) (6), (b) (7)(C) candidates annually. Just recently (b) (6), (b) (7)(C) spent the better part of a day explaining to two recruits why Merrill Lynch would be the best place to advance their careers.

(b) (6), (b) (7)(C) works hard to foster strong relationships with Merrill Lynch's partners at the Private Bank Trust and Commercial banking. (b) (6), (b) (7)(C) has a weekly call with (b) (6), (b) (7)(C) (b) (6), (b) (7)(C), to review the (b) (6), (b) (7)(C) books of business and identify potential opportunities for



(b) (6), (b) (7)(C)

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Trusted IRAs. (b) (6), (b) (7)(C) also talks weekly with (b) (6), (b) (7)(C), to be sure to offer (b) (6), (b) (7)(C) when (b) (6), (b) (7)(C) branch onboards new clients. (b) (6), (b) (7)(C) has worked tirelessly to help drive referrals to ML Edge, having made over 120 referrals in 2018.

(b) (6), (b) (7)(C) has created a professional and collegial office culture. (b) (6), (b) (7)(C) employees to In-N-Out Burgers, Tacos Calafia, NYPD Pizza, Dickie's BBQ, Cheese Cake Factory and other local restaurants. (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) to keep the office mood light. (b) (6), (b) (7)(C) helps with Merrill Lynch community support efforts such as Toys for Tots, Adopt a Park, and participates in Habit for Humanity projects. (b) (6), (b) (7)(C) lunch every year to a local fire department to thank them for their service on 9/11.

(b) (6), (b) (7)(C) has created and fostered such a strong atmosphere, culture and loyalty that (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) is the ultimate team player.

(b) (6), (b) (7)(C) has fostered a culture of compliance at (b) (6), (b) (7)(C) office

(b) (6), (b) (7)(C)

One of (b) (6), (b) (7)(C) shared the following:

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

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(b) (6), (b) (7)(C)

## DNC Compliance

(b) (6), (b) (7)(C) expected (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) to follow the DNC policy, scrub their cold-call lists, and get appropriate approvals before calling. (b) (6), (b) (7)(C) never directed, advised or encouraged any (b) (6), (b) (7)(C) or (b) (6), (b) (7)(C) to disregard the DNC policy. To the contrary, (b) (6), (b) (7)(C) continually educates advisors to be vigilant about DNC compliance. Whenever (b) (6), (b) (7)(C) provides corporate directories, (b) (6), (b) (7)(C) instructs the (b) (6), (b) (7)(C) to have the list scrubbed in Salesforce and have a script approved. (b) (6), (b) (7)(C) regularly shows (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) how to use the Privacy Choice Management Tool ("PCMT") and the Relationship Management Tool. (b) (6), (b) (7)(C) also helps (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) put together spreadsheets and upload to Salesforce to scrub for calling and seminar lists.

(b) (6), (b) (7)(C) constantly emails reminders to (b) (6), (b) (7)(C) of their obligations; (b) (6), (b) (7)(C) provided a number of these emails to (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) coordinated with (b) (6), (b) (7)(C) about how to improve the calling checklist so the PCMT is checked for corporate directories. (b) (6), (b) (7)(C) subsequently emailed (b) (6), (b) (7)(C) advisors about this development.

(b) (6), (b) (7)(C) experience at Merrill Lynch reveals that the (b) (6), (b) (7)(C) in (b) (6), (b) (7)(C) branch were well-versed in the DNC policy. In October 2018, (b) (6), (b) (7)(C) emailed (b) (6), (b) (7)(C) writing in part that "[m]y business plan had some very specific targets and cold call approaches to reach the market, but I'm being stifled by the [DNC] Policy..." [October 12, 2018 email from (b) (6), (b) (7)(C) to (b) (6), (b) (7)(C) attached as Exhibit B.] (b) (6), (b) (7)(C) did (b) (6), (b) (7)(C) part to ensure (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) were compliant with the DNC policy, but one (b) (6), (b) (7)(C) appears to have skirted the policy. That would be (b) (6), (b) (7)(C).

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) was (b) (6), (b) (7)(C) from late (b) (6), (b) (7)(C) until (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) received direction on the DNC Policy and its importance as soon as (b) (6), (b) (7)(C) started at Merrill Lynch. Merrill Lynch's Practice Management Development Program ("PMD") required (b) (6), (b) (7)(C) to meet with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) to address a number of onboarding and policy issues. [PMD Orientation PDF; attached as Exhibit C.] (b) (6), (b) (7)(C) had to schedule the meeting within (b) (6), (b) (7)(C) first seven days at Merrill Lynch, and one of the mandatory discussion topics was the DNC Policy. [Id. at 2.] The PMD handout included a tracking form, which required (b) (6), (b) (7)(C) to document (b) (6), (b) (7)(C) meeting with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C).



(b) (6), (b) (7)(C)

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In May 2018, (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) discussed cold-calling, scripts and the DNC policy when (b) (6) visited (b) (6), (b) (7)(C) branch. (b) (6), (b) (7)(C) emailed (b) (6), (b) (7)(C) the DNC checklist, and on May 23, 2018, emailed (b) (6), (b) (7)(C) asking that (b) (6), (b) (7)(C) follow-up with (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) also emailed the checklist and a lead list and cold calling PowerPoint. [May 23, 2018 emails from (b) (6), (b) (7)(C) to (b) (6), (b) (7)(C) Exhibit D hereto.] (b) (6), (b) (7)(C) shared the PowerPoint with (b) (6), (b) (7)(C) and ensured that (b) (6), (b) (7)(C) was familiar with DNC policy compliance. On June 2, 2018, just a few days later, (b) (6), (b) (7)(C) texted (b) (6), (b) (7)(C) to tell (b) (6), (b) (7)(C) had uploaded leads to be scrubbed in Salesforce. (b) (6), (b) (7)(C) was fully aware of the DNC Policy.

(b) (6), (b) (7)(C) struggled with marketing; although (b) (6), (b) (7)(C) was at Merrill Lynch for over a year, (b) (6), (b) (7)(C) only had one client when (b) (6), (b) (7)(C) left the firm. (b) (6), (b) (7)(C) was (b) (6), (b) (7)(C) and desperate to build a client base. (b) (6), (b) (7)(C) and the texts between (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) reflect (b) (6), (b) (7)(C) struggles both professionally and personally and (b) (6), (b) (7)(C) gratitude for (b) (6), (b) (7)(C) steady presence, advice and guidance:

You're seriously the best (b) (6), (b) (7)(C) ever!!!. You're super underappreciated and I don't understand why. But I always tell everyone how awesome you are! [Exhibit E; at June 30, 2018.]

My (b) (6), (b) (7)(C) anniversary is on (b) (6), (b) (7)(C) and I only have one client – and you're the only reason why I have (b) (6), (b) (7)(C). You have given me all the tools needed to be successful and I am still failing... [Id. at November 16, 2018.]

Happy Thanksgiving (b) (6), (b) (7)(C) I'm super thankful to have you (b) (6), (b) (7)(C). You have given me such amazing support and guidance throughout this year and it is very much appreciated – thank you!!! [Id. at November 22, 2018.]

The only person I trust wholeheartedly in that office is you [Id. at December 15, 2018.]

Although it was not (b) (6), (b) (7)(C) practice, many at Merrill Lynch encourage and are successful at cold-calling. (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C), who is also (b) (6), (b) (7)(C), are dedicated cold-callers. (b) (6), (b) (7)(C) works at the (b) (6), (b) (7)(C) location, which also houses (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) developed a 19-page PowerPoint called "Growing with WebEx" documenting their marketing approach [Excerpts from Growing with WebEx PowerPoint; attached as Exhibit F.] The PowerPoint focused on developing client relationships using Merrill Lynch's WebEx to deliver presentations and Wealth Outlooks remotely. As a necessary predicate

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<sup>1</sup> After (b) (6) second meeting with (b) (6), (b) (7)(C), (b) (6), (b) (7)(C) was able to retrieve (b) (6), (b) (7)(C) texts with (b) (6), (b) (7)(C). They are attached as Exhibit E.



(b) (6), (b) (7)(C)

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to arranging a WebEx meeting, (b) (6), (b) (7)(C) encouraged advisors to cold call, which they labeled the “most efficient” method of sourcing clients. [See *id.*]

(b) (6), (b) (7)(C) had monthly meetings with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) who continually told (b) (6), (b) (7)(C) to cold call. After returning to the office from one of these meetings (b) (6), (b) (7)(C) told (b) (6), (b) (7)(C) that (b) (6), (b) (7)(C) left in tears since at the time (b) (6), (b) (7)(C) was not focused on calling. In July 2018, (b) (6), (b) (7)(C) sought permission from (b) (6), (b) (7)(C) to attend a one-week (b) (6), (b) (7)(C) leadership conference. Although (b) (6), (b) (7)(C) ultimately left the decision to (b) (6), (b) (7)(C), on July 4, 2018, (b) (6), (b) (7)(C) emailed (b) (6), (b) (7)(C) to “[k]eep in mind that your hurdles don’t stop and it takes you out of cold calling and active prospecting for a week.” [See Exhibit E.]

(b) (6), (b) (7)(C) ultimately dedicated (b) (6), (b) (7)(C) to cold-calling in the hopes of replicating (b) (6), (b) (7)(C) success. (b) (6), (b) (7)(C) began seeking (b) (6), (b) (7)(C) out to watch and listen to (b) (6), (b) (7)(C) cold calls, which (b) (6), (b) (7)(C) would record. In February 2019, (b) (6), (b) (7)(C) cautioned (b) (6), (b) (7)(C) that Merrill Lynch was aggressively monitoring DNC compliance, and again encouraged (b) (6), (b) (7)(C) to use alternative marketing strategies. (b) (6), (b) (7)(C) told (b) (6), (b) (7)(C) would do whatever was necessary to meet the firm’s requirements.

(b) (6), (b) (7)(C) had at least two or three cold-calling sessions with (b) (6), (b) (7)(C), whom we believe was not scrubbing leads. (b) (6), (b) (7)(C) fascination with (b) (6), (b) (7)(C) and desperation to acquire clients reached the point where on March 6, 2019, (b) (6), (b) (7)(C) called and scheduled a meeting with a prospect from (b) (6), (b) (7)(C) lead list. [See Exhibit E; at March 6, 2019.] (b) (6), (b) (7)(C) and the (b) (6), (b) (7)(C) referred to in (b) (6), (b) (7)(C) March 6 text refused to participate in (b) (6), (b) (7)(C) WebEx call with the prospect.

While instructing (b) (6), (b) (7)(C) to be compliant with the DNC policy, (b) (6), (b) (7)(C) supported (b) (6), (b) (7)(C) efforts to build a client base; (b) (6), (b) (7)(C) agreed to make some calls, both on (b) (6), (b) (7)(C) own and with (b) (6), (b) (7)(C). At the time (b) (6), (b) (7)(C) was trying to automate the process of building lists, which (b) (6), (b) (7)(C) learned (b) (6), (b) (7)(C) could not do. (b) (6), (b) (7)(C) was also attempting to identify the best search criteria for Career Builder candidates. (b) (6), (b) (7)(C) ultimately delegated the task to (b) (6), (b) (7)(C).

When they made calls together, (b) (6), (b) (7)(C) understood (b) (6), (b) (7)(C) had scrubbed prospect lists. On a few occasions, (b) (6), (b) (7)(C) dialed a number and listened to (b) (6), (b) (7)(C) speak with the prospect. At least one of the calls (b) (6), (b) (7)(C) made, however, which (b) (6), (b) (7)(C) recorded, was to an individual who claimed to be on the DNC list and was very upset to be contacted. Immediately after the call (b) (6), (b) (7)(C) warned (b) (6), (b) (7)(C) to rescrub (b) (6), (b) (7)(C) leads before making any calls and to make sure not to call this individual again. (b) (6), (b) (7)(C) believed the experience would serve as a reminder to (b) (6), (b) (7)(C) about the importance of complying with the DNC policy. (b) (6), (b) (7)(C) continued to have no luck attracting clients, and tendered (b) (6), (b) (7)(C) resignation, by email, in (b) (6), (b) (7)(C) 2019. (b) (6), (b) (7)(C) wrote that (b) (6), (b) (7)(C) was grateful to (b) (6), (b) (7)(C) and acknowledged (b) (6), (b) (7)(C) efforts to support (b) (6), (b) (7)(C).



(b) (6), (b) (7)(C)

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(b) (6), (b) (7)(C) efforts to help (b) (6), (b) (7)(C) were no different than the support (b) (6) has provided other (b) (6), (b) (7)(C) over the last (b) (6) years. (b) (6), (b) (7)(C) also assisted other (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) such as (b) (6), (b) (7)(C) with cold-calling. (b) (6) did this both by making the calls with the (b) (6), (b) (7)(C) or (b) (6), (b) (7)(C) from (b) (6), (b) (7)(C) office and in some instances allowing the (b) (6), (b) (7)(C) to use (b) (6), (b) (7)(C) line. While (b) (6), (b) (7)(C) has never been comfortable cold-calling (b) (6), (b) (7)(C) wanted to support (b) (6), (b) (7)(C) team, and could provide instruction regarding how to best make calls and handle inquiries. (b) (6), (b) (7)(C) understood the (b) (6), (b) (7)(C) leads were scrubbed. (b) (6), (b) (7)(C) now realizes (b) (6), (b) (7)(C) was mistaken, but (b) (6), (b) (7)(C) never encouraged any Merrill Lynch employee to look askance at the DNC policy; to the contrary (b) (6), (b) (7)(C) advocated strict compliance.

**(b) (6), (b) (7)(C) believes the number of true DNC calls from (b) (6), (b) (7)(C) office line is greatly overstated**

(b) (6), (b) (7)(C) was stunned to hear that there may have been 600 DNC list calls from (b) (6), (b) (7)(C) office line from early 2018 until the time of (b) (6), (b) (7)(C) interviews. (b) (6), (b) (7)(C) believes the great majority of the calls are duplicates, which include but are not limited to the following numbers:

- (b) (6), (b) (7)(C) mobile phones and (b) (6), (b) (7)(C)
- Making calls on behalf of (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C)
- Returning inquiries, as (b) (6), (b) (7)(C) number was the main line and (b) (6), (b) (7)(C) office's primary contact on the firm website and Google during this time period.
- Returning calls from Walmart and Kroger employees regarding their Merrill Lynch 401k plans
- Personal friends and family members
- (b) (6), (b) (7)(C) candidate calls (b) (6), (b) (7)(C) interviewed over 100 candidates during the relevant timeframe)
- Other recruits
- Contractors regarding the new office construction (b) (6), (b) (7)(C) supervised.

While (b) (6), (b) (7)(C) acknowledges DNC calls were made from (b) (6), (b) (7)(C) line (b) (6), (b) (7)(C) asks for an opportunity to review the numbers and dates/times of the calls as (b) (6), (b) (7)(C) believes the raw data is inaccurate, misleading and/or subject to misinterpretation. And again, (b) (6), (b) (7)(C) believes that in certain instances someone else made calls from (b) (6), (b) (7)(C) line to what may have been to DNC numbers. We renew our request that Merrill Lynch provide this information at its earliest convenience so (b) (6), (b) (7)(C) can research the numbers and more fully address the firm's concerns. (b) (6), (b) (7)(C) cannot do so absent the numbers.

(b) (6), (b) (7)(C)

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(b) (6), (b) (7)(C) should be immediately reinstated and will participate in any additional training to ensure continued DNC policy compliance at (b) (6), (b) (7)(C) office

(b) (6), (b) (7)(C) is a long-tenured and respected (b) (6), (b) (7)(C) with a spotless compliance record. The DNC issue should not define (b) (6), (b) (7)(C) career, cause (b) (6), (b) (7)(C) to lose (b) (6), (b) (7)(C) job and/or result in regulatory scrutiny or discipline. Merrill Lynch should address this internally and (b) (6), (b) (7)(C) is committed to adhering to and ensuring strict compliance with the DNC Policy. This inquiry has shocked and upset (b) (6), (b) (7)(C) it will serve as an invaluable lesson and make (b) (6), (b) (7)(C) an even better (b) (6), (b) (7)(C).

We ask that (b) (6), (b) (7)(C) be reinstated immediately. (b) (6), (b) (7)(C) will of course continue (b) (6), (b) (7)(C) complete cooperation with the firm.

Sincerely,



Alan Baskin  
For the Firm

ASB

(b) (6), (b) (7)(C)

Alan S. Baskin  
alan@baskinrichards.com

September 5, 2019

VIA ELECTRONIC MAIL

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

Re: (b) (6), (b) (7)(C) Merrill Lynch

Dear (b) (6), (b) (7)(C) :

Enclosed are the following documents and information responsive to your August 27, 2019 email:

1. (b) (6), (b) (7)(C) emails with (b) (6), (b) (7)(C) (Bates \_\_\_\_\_ - \_\_\_\_\_.)
2. (b) (6), (b) (7)(C) CareerBuilder Order Form, effective June 10, 2019. (Bates \_\_\_\_\_.)  
As (b) (6), (b) (7)(C) previously explained, (b) (6) updated the existing account contact information when (b) (6) renewed, which is reflected in the attached June 12, 2019 invoice. (Bates \_\_\_\_\_.) (b) (6), (b) (7)(C) does not have any prior CareerBuilder paperwork. The CareerBuilder account is in (b) (6), (b) (7)(C) name as a matter of necessity; the firm's lead list policy does not authorize advisors to enter into agreements on its behalf. It is common knowledge, however, that advisors purchase lead lists from CareerBuilder and similar services that aggregate resumes, such as Indeed. Merrill Lynch has never prohibited this method of marketing and instead has had top acquiring teams promote the strategy in different Markets – this approach was presented again to the (b) (6), (b) (7)(C) Market just last month.. Also, Merrill Lynch has never blocked any advisors from accessing these types of websites from their work desktops.
3. The Rotary contact list that (b) (6), (b) (7)(C) sent to (b) (6), (b) (7)(C), which is the only list (b) (6), (b) (7)(C) currently possesses. (Bates \_\_\_\_\_ - \_\_\_\_\_.)
4. (b) (6), (b) (7)(C) text messages with (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) (Bates \_\_\_\_\_ - \_\_\_\_\_.)



(b) (6), (b) (7)(C)

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5. The texts with (b) (6), (b) (7)(C) lack specific context. When (b) (6), (b) (7)(C) renewed the CareerBuilder subscription, it was with a view towards (b) (6), (b) (7)(C) using the leads from that site to source prospects. As (b) (6), (b) (7)(C) has explained, the cost per lead was significantly less than other available commercial lead list providers. Once Merrill Lynch began the DNC inquiry (b) (6), (b) (7)(C) became aware that other (b) (6), (b) (7)(C) were actively using resume lead lists in the (b) (6), (b) (7)(C) office and considered obtaining a “burner” phone to call leads from CareerBuilder and avoid DNC issues associated with potentially calling cell phones. (b) (6), (b) (7)(C) rejected that idea. Instead, (b) (6), (b) (7)(C) suggested using LinkedIn, because its invitation and response method would allow (b) (6), (b) (7)(C) to appropriately target and market a very broad audience, and potential clients would have to respond to (b) (6), (b) (7)(C) before (b) (6) could advance the relationship. If a contact developed through LinkedIn turned out to be on the DNC list, the potential client could grant permission and the dialog could continue. Using LinkedIn is an entirely appropriate method of identifying and vetting potential clients, whether or not they are on the DNC list.

We renew our request that (b) (6), (b) (7)(C) be reinstated immediately, and any concerns be addressed internally and informally. Please let us know if you have any further questions, as (b) (6), (b) (7)(C) will continue cooperating fully.

Sincerely,

Alan Baskin  
For the Firm

ASB/ (b) (6), (b) (7)(C)



## BASKINRICHARDS

Alan S. Baskin  
[alan@baskinrichards.com](mailto:alan@baskinrichards.com)

September 11, 2019

VIA ELECTRONIC MAIL

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

Re: (b) (6), (b) (7)(C) Merrill Lynch

Dear (b) (6), (b) (7)(C):

This responds to (b) (6), (b) (7)(C) September 9, 2019 email:

1. (b) (6), (b) (7)(C) provided the Infofree lead lists created on (b) (6), (b) (7)(C) personal computer in (b) (6), (b) (7)(C) July 9, 2019 email to (b) (6), (b) (7)(C) (Bates (b) (6), (b) (7)(C) 000110- (b) (6), (b) (7)(C) 000116). At various times, (b) (6), (b) (7)(C) has considered a Dow Chemical prospecting campaign with leads from Career Builder and a corporate directory list. (b) (6), (b) (7)(C) does not recall finishing a list with Career Builder nor did (b) (6), (b) (7)(C) purchase a corporate directory. (b) (6), (b) (7)(C) did send a Rotary contact list to (b) (6), (b) (7)(C) work email on August 30, 2018. (Bates (b) (6), (b) (7)(C) 000117- (b) (6), (b) (7)(C) 000119). (b) (6), (b) (7)(C) has not deleted any lead lists or transmittal emails.
2. (b) (6), (b) (7)(C) assumes that (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) were using resume leads in the (b) (6), (b) (7)(C) office.
3. (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) spoke on June 28th while (b) (6), (b) (7)(C) was driving to the office. (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) discussed the success (b) (6), (b) (7)(C) and other (b) (6), (b) (7)(C) had in acquiring new clients and assumed that it was due to the resume leads. (b) (6), (b) (7)(C) believed (b) (6), (b) (7)(C) made (b) (6), (b) (7)(C) comment about a "burner" phone in jest, but also wanted to refocus (b) (6), (b) (7)(C) on marketing efforts that did not run afoul of the DNC policy. (b) (6), (b) (7)(C) is not aware of anyone using a burner phone.
4. (b) (6), (b) (7)(C) assumed that (b) (6), (b) (7)(C) was using resume lead lists. (b) (6), (b) (7)(C) does not recall having a follow up conversation with (b) (6), (b) (7)(C) regarding (b) (6), (b) (7)(C) and is not aware of any unique cold calling techniques.



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5. (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) speculated in their conversation on June 28th about the activities in (b) (6), (b) (7)(C) which may have included the use of offices. (b) (6), (b) (7)(C) is not aware of how the Firm tracks DNC violations and suggested in (b) (6), (b) (7)(C) last interview that the Firm adopt branch level reporting to best monitor the calls. For several years, (b) (6), (b) (7)(C) has told the (b) (6), (b) (7)(C) in (b) (6), (b) (7)(C) office that they can use open offices to work and make calls, as an office provides much better working conditions than a cubicle.
6. At the start of the DNC inquiry, (b) (6), (b) (7)(C) realized that Arizona's DNC law could be an issue for Arizona resume leads, and wanted to avoid cold-calling Arizona cell phone numbers. Using LinkedIn allowed potential Arizona prospects to grant permission for a dialog, even if they were on the DNC list. (b) (6), (b) (7)(C) texted that (b) (6), (b) (7)(C) LinkedIn campaign was having success and (b) (6), (b) (7)(C) thought that connecting with existing prospects ("everyone we have called") through that method could help develop the relationship and head off potential DNC issues. (b) (6), (b) (7)(C) was not then aware of any specific DNC violations.
7. As just discussed, (b) (6), (b) (7)(C) comment about "everyone we have called" is referencing prospects from campaigns that (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) had worked on in the previous months. This includes corporate directory, business owners, and existing prospects. As (b) (6), (b) (7)(C) stated in (b) (6), (b) (7)(C) interviews, (b) (6), (b) (7)(C) provided calling lists to (b) (6), (b) (7)(C) and delegated the task of getting approval and scrubbing the leads against the DNC list. (b) (6), (b) (7)(C) has no records of any particular calls; if anyone, (b) (6), (b) (7)(C) would have them.
8. Attached are the remaining (b) (6), (b) (7)(C) texts. When (b) (6), (b) (7)(C) retrieved them (b) (6), (b) (7)(C) inadvertently neglected to print the full history. (Bates (b) (6), (b) (7)(C) 000120- (b) (6), (b) (7)(C) 000145.)
9. (b) (6), (b) (7)(C) has also identified (b) (6), (b) (7)(C) text messages with (b) (6), (b) (7)(C), which are enclosed (Bates (b) (6), (b) (7)(C) 000146- (b) (6), (b) (7)(C) 00150.)
10. As to your question about the timing of (b) (6), (b) (7)(C) production of text messages, (b) (6), (b) (7)(C) previously explained that (b) (6), (b) (7)(C) does not save texts on (b) (6), (b) (7)(C) phone, and was unaware that copies had been saved to (b) (6), (b) (7)(C) computer when you initially inquired. (b) (6), (b) (7)(C) began to find the texts at around the time (b) (6), (b) (7)(C) was placed on leave when (b) (6), (b) (7)(C) located the (b) (6), (b) (7)(C) texts, which we produced, as (b) (6), (b) (7)(C) understood (b) (6), (b) (7)(C) to be the focus of the inquiry. (b) (6), (b) (7)(C) has since continued (b) (6), (b) (7)(C) search and found and produced the text messages you specifically requested in your August 27 email, along with texts with



(b) (6), (b) (7)(C)

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(b) (6), (b) (7)(C), along with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C). (Bates (b) (6), (b) (7)(C) 000151-  
(b) (6), (b) (7)(C) 000166.)<sup>1</sup>

11. (b) (6), (b) (7)(C) spoke to (b) (6), (b) (7)(C) before (b) (6), (b) (7)(C) first interview, as (b) (6), (b) (7)(C) had made (b) (6), (b) (7)(C) aware of it. A week or two earlier, (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) had discussed (b) (6), (b) (7)(C) behavior and lack of activity. (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) speculated what the meeting could be about. (b) (6), (b) (7)(C) gave (b) (6), (b) (7)(C) the same advice that (b) (6), (b) (7)(C) gave (b) (6), (b) (7)(C) which was to be truthful and honest. (b) (6), (b) (7)(C) told (b) (6), (b) (7)(C) that (b) (6), (b) (7)(C) also had a Career Builder subscription. (b) (6), (b) (7)(C) does not recall the details of any conversations with (b) (6), (b) (7)(C) about their respective interviews, other than that the topic was the Firm's DNC policy; that the investigators told (b) (6), (b) (7)(C) had made DNC calls; and that (b) (6), (b) (7)(C) shared that the investigators told (b) (6), (b) (7)(C) how many DNC calls (b) (6), (b) (7)(C) made, and played a recording they had received from (b) (6), (b) (7)(C).
12. (b) (6), (b) (7)(C) shared with (b) (6), (b) (7)(C) a July 2, 2019 email from (b) (6), (b) (7)(C) paralleling the email (b) (6), (b) (7)(C) sent to (b) (6), (b) (7)(C) on the same day. Although (b) (6), (b) (7)(C) indicated that (b) (6), (b) (7)(C) would discuss it with (b) (6), (b) (7)(C) does not recall a conversation since it was the week of July 4<sup>th</sup>. (b) (6), (b) (7)(C) prepared (b) (6), (b) (7)(C) response to the July 2 email without (b) (6), (b) (7)(C) participation. (b) (6), (b) (7)(C) did not share a draft or copy of (b) (6), (b) (7)(C) response with (b) (6), (b) (7)(C), nor did (b) (6), (b) (7)(C) share anything with (b) (6), (b) (7)(C) other than the July 2 email from (b) (6), (b) (7)(C). After (b) (6), (b) (7)(C) responded to (b) (6), (b) (7)(C) July 2 email, (b) (6), (b) (7)(C) believes (b) (6), (b) (7)(C) spoke with (b) (6), (b) (7)(C), who said (b) (6), (b) (7)(C) was re-certifying (b) (6), (b) (7)(C) leads in Salesforce in advance of sharing them because (b) (6), (b) (7)(C) request asked for reports generated by Salesforce's scrubber.
13. (b) (6), (b) (7)(C) reached out to (b) (6), (b) (7)(C) in August 2019 and asked for a referral for an attorney, which (b) (6), (b) (7)(C) provided. Since (b) (6), (b) (7)(C) was aware that (b) (6), (b) (7)(C) was also on leave, (b) (6), (b) (7)(C) checked in on (b) (6), (b) (7)(C) from time to time.
14. When (b) (6), (b) (7)(C) was notified of (b) (6), (b) (7)(C) first interview (b) (6), (b) (7)(C) contacted (b) (6), (b) (7)(C) to make (b) (6), (b) (7)(C) aware. (b) (6), (b) (7)(C) told (b) (6), (b) (7)(C) to be honest and truthful. After (b) (6), (b) (7)(C) first interview (b) (6), (b) (7)(C) made (b) (6), (b) (7)(C) that the topic was the Firm's DNC

<sup>1</sup> Bates (b) (6), (b) (7)(C) 000151 (b) (6), (b) (7)(C) 000164 are the (b) (6), (b) (7)(C) texts. Bates (b) (6), (b) (7)(C) 000165 is a group text with (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) has no other texts with (b) (6), (b) (7)(C). Bates (b) (6), (b) (7)(C) 000166 includes the (b) (6), (b) (7)(C) texts.



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policy. (b) (6), (b) (7)(C) noticed odd behavior and comments from (b) (6), (b) (7)(C) and speculated that this matter involved (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) thought it was important to monitor and keep (b) (6), (b) (7)(C) aware of (b) (6), (b) (7)(C) activities since (b) (6), (b) (7)(C) had an altercation with (b) (6), (b) (7)(C) on a Saturday morning in January 2019, which (b) (6), (b) (7)(C) was aware of. (b) (6), (b) (7)(C) told (b) (6), (b) (7)(C) that (b) (6), (b) (7)(C) made a comment that Merrill Lynch's culture was a "circle of distrust," which (b) (6), (b) (7)(C) refused to expand on during one of (b) (6), (b) (7)(C) meetings with (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) instructed (b) (6), (b) (7)(C) to keep a close watch on (b) (6), (b) (7)(C) and make (b) (6), (b) (7)(C) aware of any issues. Several times (b) (6), (b) (7)(C) displayed anger issues at the office, which other Merrill Lynch employees witnessed. (b) (6), (b) (7)(C) believed that (b) (6), (b) (7)(C) temperament could potentially pose a threat to the office. To protect (b) (6), (b) (7)(C) staff, (b) (6), (b) (7)(C) felt it necessary to make (b) (6), (b) (7)(C) aware of any supervisory or HR issues, as (b) (6), (b) (7)(C) is the (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) reports to (b) (6), (b) (7)(C) directly. (b) (6), (b) (7)(C) has not talked to (b) (6), (b) (7)(C) since (b) (6), (b) (7)(C) was placed on leave.

15. Also, after the DNC inquiry began (b) (6), (b) (7)(C) asked (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) about having a Career Builder account; they replied that to their knowledge it was not a violation of any Merrill Lynch policy.
16. As reflected in (b) (6), (b) (7)(C) texts and above, (b) (6), (b) (7)(C) shared some information with (b) (6), (b) (7)(C) and spoke with (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) does not recall the exact content of these discussions, but (b) (6), (b) (7)(C) never told anyone to tell anything other than the truth. In addition, (b) (6), (b) (7)(C) helped (b) (6), (b) (7)(C) respond to your July 2 email and provided the latest cold call approval form and disclosure script. Associates at (b) (6), (b) (7)(C) branch office are aware that (b) (6), (b) (7)(C) has talked to investigators and is on leave. From time to time associates have reached out to (b) (6), (b) (7)(C) to check in on (b) (6), (b) (7)(C) and ask when (b) (6), (b) (7)(C) will be returning.

(b) (6), (b) (7)(C) has made (b) (6), (b) (7)(C) available for nearly 8 hours of interviews, has volunteered documents and information (b) (6), (b) (7)(C) could easily have pretended did not exist, and has continued to pledge (b) (6), (b) (7)(C) cooperation. (b) (6), (b) (7)(C) should not be held responsible for voluntarily disclosing information that might not have been discussed or covered as part of the hundreds of questions (b) (6), (b) (7)(C) answered. (b) (6), (b) (7)(C) is a dedicated (b) (6), (b) (7)(C) Merrill Lynch employee with an unblemished record, and we hazard to guess that (b) (6), (b) (7)(C) has been more transparent than (b) (6), (b) (7)(C) peers. (b) (6), (b) (7)(C) is committed to being a better (b) (6), (b) (7)(C) as result of this process, and deserves that opportunity.

(b) (6), (b) (7)(C)

September 11, 2019  
Page 5

Please let us know if you have any further questions or need anything else.

Sincerely,

A handwritten signature in black ink, consisting of a stylized 'A' followed by a horizontal line extending to the right.

Alan Baskin  
For the Firm

ASE (b) (6), (b) (7)



## BrokerCheck Report

(b) (6), (b) (7)(C)

CRD# (b) (6), (b) (7)(C)

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	4
Disclosure Events	5

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

### What is included in a BrokerCheck report?

BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- o information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- o information that regulators report regarding disciplinary actions or allegations against firms or brokers.

### How current is this information?

Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

### What if I want to check the background of an investment adviser firm or investment adviser representative?

To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

### Are there other resources I can use to check the background of investment professionals?

FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

(b) (6), (b) (7)(C)

CRD# (b) (6), (b) (7)(C)

This broker is not currently registered.

**Report Summary for this Broker**

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

**Broker Qualifications**

This broker is not currently registered.

**This broker has passed:**

- 2 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 1 State Securities Law Exam

**Registration History**

This broker was previously registered with the following securities firm(s):

**MERRILL LYNCH, PIERCE, FENNER & SMITH  
INCORPORATED**

CRD# (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) AZ

(b) (6), (b) (7)(C) - (b) (6) /2019

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Termination	1

**Investment Adviser Representative Information**

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>



## Broker Qualifications



### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.

## Broker Qualifications



### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

**This individual has passed 2 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination	Series 9	(b) (6), (b) (7)(C)/2010
General Securities Sales Supervisor - General Module Examination	Series 10	(b) (6), (b) (7)(C)/2010

### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination	SIE	(b) (6), (b) (7)(C)/2018
Futures Managed Funds Examination	Series 31	(b) (6), (b) (7)(C)/2011
General Securities Representative Examination	Series 7	(b) (6), (b) (7)(C)/2003

### State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination	Series 66	(b) (6), (b) (7)(C)/2003

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
(b) (6), (b) (7)(C) - (b) (6) /2019	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	(b) (6), (b) (7)	(b) (6), (b) (7)(C) AZ

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
(b) (6), (b) (7)(C) - Present	Optima Capital Management	(b) (6), (b) (7)(C) AZ
(b) (6), (b) (7)(C) - (b) (6) /2019	Merrill Lynch	(b) (6), (b) (7)(C) AZ

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

No information reported.



## Disclosure Events



### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
  - o
4. **There are different statuses and dispositions for disclosure events:**
  - o A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - § A "pending" event involves allegations that have not been proven or formally adjudicated.
    - § An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - § A "final" event has been concluded and its resolution is not subject to change.
  - o A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
    - § An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
    - § A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - § A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Termination	N/A	1	N/A





## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employer Name:</b>	Merrill Lynch, Pierce, Fenner & Smith Incorporated
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	(b) (6), (b) (7)(C)/2019
<b>Allegations:</b>	Conduct including solicitation of prospects inconsistent with Firm standards, and failure to fully cooperate during the course of the Firm's review.
<b>Product Type:</b>	No Product



## End of Report



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(b) (6), (b) (7)(C)

## Activities/Requests/Inquiries

144 Transactions	X	X																	
1st Time CRD Report Review	X	X																	
Account Fee Reversal				X	X														
Account Fee Reversal-Recruit				X	X														
Account Redistribution	X	X	P									P							
Account Splits			X				X												
Accounts Payable			X				X												
Add Recruit Deals										X								X	
Advertising	X	X																	
AIMS Approval/Legal	X	X																	
Alternative Work Location Inquiries	X	X																	
Alternative Investments	X	X																	
Annual Compliance Meeting	X	X																	
Annuity/Insurance Transactions	X	X																	
ASAP Approvals				X	X														
AGA (Asset Gathering Award)				X	X														
BDA			X				X												
Blocked Trade Report					X														
Bulk Transfer Approvals, Procedures				X	X														
Bulk Transfer Splits Set Ups				X	X														
Branch End of Day	X	X																	
Broker of the Day Calendar									X						X				
BSA/Tech Concerns				X	X												X		
Building Liason & Facilities									X		X								
Business Card/Stationary Request									X						X				
CA Coverage				X	X														
CA Supplemental Comp Contracts				X	X														
CA/OPS Reviews				X	X														
CA/OPS Training				X	X														
CBRU Dashboard Review	X	X																	
Centralized Review Questions	X	X																	
Check Fraud Detection/Reporting				X	X														
Client Complaints-Operational				X	X														
Client Complaints-Sales	X	X																	
Client Satisfaction Online Surveys				X	X														
CMA Declines				X	X														
Commission Inquiries/Pool/Splits			X				X												
Compensation- FA/PMD							X												
Compensation-CA/OPS				X	X														
Compliance/Risk Inquiries	X	X																	
Concentration Report	X	X																	
Concur Expense Inquiries																			
Correspondence - ALL	X	X																	
Court Orders/ Subpoenas	X	X																	
CRD Processing and Updates									X										
CTP (FA Retirement Program)									X										
Delinquent Fee Report/AR Fees				X	X														
Deposit Delays				X	X														
Document Control				X	X														
Electronic Device Review/Attestations	X	X																	
Email Supervision	X	X																	
Entitlements-Rova/Bberry(BSA)				X	X														
Errors - Compliance (approving)				X	X														

888-550-6433



(b) (6), (b) (7)(C)

## Activities/Requests/Inquiries

Excess Comp								X					X
Expense Reviews	X	X											
Extensions				X	X								
FA# Change Requests			X										
FA Fact Sheet Review/Approval	X	X											
FA Reviews								X					X
FA Team/Pools Agreements			X			X							
FA.com Review/Approval	X	X											
FA/PMD Applications			X			X							
Fax2Mail Setup												X	
FedEx Approvals	X	X		X	X								
Gifting Inquiries	X	X											
Heightened Super. Qrtly Review	X	X											
High Yield Security Approvals	X	X											
Hold All Mail				X	X								
House Account Review	X	X											
Householding Inquiries				X	X								
HR Inquiries	800-556-6044												
IA Supplemental Comp Contracts				X	X								
In office event coordinator							X				X		
Insurance Lic. & CE	866-657-3784 - SPEAK REGISTRATION												
Intern Facilitator & FA Paid CA's						X							
Laptop Review	X	X											
Large Debit Balances	X	X											
LMA Account Approvals				X	X								
LMA Concessions	X	X		X	X								
Managed Accounts Approval	X	X											
Manual Tickets				X	X								
Margin Approvals				X	X								
Materials Online							X				X		
Merrill Edge Initiatives for Complex				X	X								
Mgmt Correspondence retention			X			X			X				
MLAP & PIA FA Approval	X	X											
MLPA & PIA Variance Report	X	X											
Monthly Option Los Exposure Rpt	X	X											
My Learning Mandates	X	X	P	X	X								
New Acct Forms & Numbers				X	X								
New Issue IOI - 2790	X	X											
No Opinion / 66 Approvals	X	X											
Offshore Mutual Funds	X	X											
Option Document Retention	X	X	P										
Option Documents	X	X											
Order Approvals - Mgr initials	X	X		X	X								
Order Entry Profiles	X	X											
Outside Interest Questionnaires	X	X											
Overtime Requests/Approvals				X	X								
P.O. Box letters	X	X											
Penny Stock Exceptions	X	X											
Phone Directory Updates for Complex							X				X		
Policy Settlements				X	X								
Political Contributions Inquiries/Approvals	X	X											
Purchasing/Supplies							X				X		
Rec Club						X							



(b) (6), (b) (7)(C)													
Activities/Requests/Inquiries													
Reg. Branch Office Emp Survey	X	X											
Registration- Daily/Annual			X			X							
Return Deposits				X	X								
Reverse TMT	X	X		X	X								
Risk Point Inquiries				X	X								
RMS	X	X											
Rule 407 Maintenance				X	X								
Sales Material/Marketing Approvals	X	X											
Salesforce Management				X	X								
Seminar & Ad Approval	X	X											
SQA				X	X								
Supervisory Designations	X	X											
Syndicate Deal Questions	Syndicate Coordinator												
Syndicate Ppwk/Forms	X	X											
Tax Levys	X	X		X	X								
Testing Materials Orders (Series 7, 66, etc.)						X							
Third Party Processing, Subpoenas	X	X		X	X								
Timesheets/Time Off				X	X								
Titles & Business Card Review	X	X		X	X								
Trade Review	X	X											
U4/U5	X	X				X							
Undeliverable Mail				X	X								
Variances	X	X											
Verification of Deposit				X	X								
Wealth Management Process				X	X								
Weekly Open Short Report	X	X											
WRO (Wire Room Online)				X	X								
WMW Issues	866-969-0911												

Legend  
P = Processor  
X = Primary person responsible

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

SYNDICATE COORDINATORS  
(b) (6), (b) (7)(C)

SMS with (b) (6), (b) (7)(C)

11/14/16, 6:02 PM

Groupa chickens just walked in

iMessage with (b) (6), (b) (7)(C)

11/14/16, 7:25 PM

Yes those were (b) (6), (b) (7)(C) group

11/23/16, 10:47 AM

(b) (6), (b) (7)(C)

4/1/17, 11:37 AM

Happy Birthday (b) (6), (b) (7)(C) ! 🎂

(b) (6), (b) (7)(C)

10/13/17, 5:17 PM

Hey you doing anything before gala tomorrow

10/13/17, 6:26 PM

I have no plans

Wanna meet up for sushi or pre drinks

Ok

You bringing anyone ?

No I couldn't find anyone to bring 😞

Same with (b) (6), (b) (7)(C) hehe

10/14/17, 6:29 PM

I have your tickets

Ok when you going

I'm here. (b) (6), (b) (7)(C) told me to be here at 6:30pm 📍

Me and (b) (6), (b) (7)(C) are at az88 so will be there soon is it empty

It looks decent. I haven't been upstairs

In Uber be there in five

Ok

I'm outside

6/25/18, 10:37 AM

Hey I am picking up docs by you guys today and have some time to kill before another meeting is there a station I could work out of (b) (6), (b) (7)(C) today 1130 to 1

Yes there should be an open office

8/30/18, 5:47 PM

Did you happen to see (b) (6), (b) (7)(C) at (b) (6), (b) (7)(C) today?  
Lmk

Yes (b) (6), (b) (7)(C) was here 🍌



6/18/19, 8:51 AM

I got a very interesting email from legal lmk if you can talk

If it is that kid why would it be legal and not HR or employee relations

6/18/19, 11:09 AM

Keep me posted if anything comes up I would like to talk again later today or early tomorrow if you are open to help me strategize

6/18/19, 12:48 PM

Yes happy to help. I don't have any new insight but I am still thinking

6/19/19, 8:42 AM

I looked at (b) (6), (b) (7)(C) calendar block. (b) (6), (b) (7)(C) is in (b) (6), (b) (7)(C) and today and tomorrow. As far as I am aware (b) (6), (b) (7)(C) is not meeting with (b) (6), (b) (7)(C) so my guess is that it involves one of the (b) (6), (b) (7)(C)



Can u see other meetings?

Did you check (b) (6), (b) (7)(C)

Or you mean the fired ie (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C)? Who else has been fired recently?

Did forward get one?

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

I can't see other meetings - day is marked as out of town

No meeting for (b) (6), (b) (7)(C) as far as I know

Could be (b) (6), (b) (7)(C)

Mmmk idk what (b) (6), (b) (7)(C) possibly could have been or done? (b) (6), (b) (7)(C) is still here

(b) (6), (b) (7)(C) had TFA issues

Ok

6/19/19, 12:42 PM

Thoughts and prayers

Thanks 🙏

Plz call me after on cell

6/19/19, 7:00 PM

In our last meeting with (b) (6), (b) (7)(C) said "oh I've been talking to your colleagues (b) (6), (b) (7)(C) I remember ya wow what a 🐼

There is our answer

6/20/19, 7:42 AM

Should I bring up scrubbing again today in PMD meeting

Probably not because it is too close to your meeting

(b) (6), (b) (7)(C) not at monthly for the second straight one

TL: MF

THIS MR

(b) (6), (b) (7)(C) not at the office either

6/20/19, 9:20 AM

(b) (6), (b) (7)(C) could be with the invest

That's my guess

6/21/19, 11:21 AM

(b) (6), (b) (7)(C) resigned this morning

6/22/19, 2:22 PM

Wow

I was camping

So what's our deal

I'm not sure

7/2/19, 10:54 PM

(b) (6), (b) (7)(C)

7/3/19, 6:31 AM

Lmk if (b) (6), (b) (7)(C) emailed you for follow up

(b) (6), (b) (7)(C) sent me a similar email

7/3/19, 8:45 AM

What's ur plan of action and when you responding?  
I'm OOO

I made (b) (6), (b) (7)(C) aware of the email. I will probably have my response ready by Monday. When you are available we can discuss it

7/8/19, 8:11 AM

Did you respond yet?

No I am going to work on it today

7/9/19, 4:40 PM

Lemme know when you respond

I responded

7/15/19, 12:19 PM

The attorneys will be in my office on Wednesday

I have a meeting with them

Who else does

(b) (6), (b) (7)(C) and I assume (b) (6), (b) (7)

7/16/19, 8:31 AM

Hey I had a meeting in your office I'm done now are you comin in

Yes

I'm here sorry if I missed you

Delivered

Fooooook I just left

7/30/19, 8:22 AM

Omw

Gonna drive separate though bc I'm working out at trufusion right after



iMessage with (b) (6), (b) (7)(C)  
11/24/17, 12:23 PM

(b) (6), (b) (7)(C)

12/1/17, 6:07 PM

Hi (b) (6), (b) (7)(C) it's (b) (6), (b) (7)(C) Sorry to bother you but I'm going to the post office tomorrow and I was hoping you could remind me what you wanted me to talk to them about in regard to the postage. I don't see it in my notes.



It's the tolerances around the reply card where it is cut. It might be best to go to the one across from the office since they process the reply mail

Ok, thanks! I'll go to that one tomorrow and let you know what they say.

Ok

12/14/17, 4:38 PM

(b) (6), (b) (7)(C) wanted me to ask you how the studying was going?

It's going well. Do I have to wait until the week of Jan 15th to take the test?

We're those locations ok? I can look up other ones tonight if those ones don't work.

\*Were, not we're

12/14/17, 8:38 PM

I'm not sure. Maybe if you green light then you can test early. I will study the locations tomorrow and put the numbers in the spreadsheet - this will help figure out what to do next

Ok. If I take the 7 earlier, it will give me more time to study for the 66. I had a harder time with that one than the 7.

Ok. Let's take a look at the calendar and realize

Ok. Let's take a look at the calendar and policy

Tomorrow

Ok, sounds good.

12/16/17, 5:05 PM

My (b) (6), (b) (7)(C) Christmas party is tonight. Can I talk to the state administrator about doing a seminar for all the (b) (6), (b) (7)(C) that live in AZ?

Yes 🍌

12/20/17, 6:36 AM

Can I please come in later this afternoon? I took NyQuil for my cold last night and I'm still really drowsy from it. Im scared I'll fall asleep at my desk.

Ok

12/28/17, 8:26 PM

We have Jan 1st off, right? I'm going to Cali tomorrow after work with (b) (6), (b) (7)(C) to help homeowners clear debris & sift through ashes from the wildfires. I'll be back Monday night - I want to make sure we have that day off before I confirm my orders.

Yes

Ok thanks!!

1/11/18, 5:25 PM

Are you still at work?? I forgot my wallet in my desk and it has my key card in it.

Yes

Ok, I'll be there in about 10 minutes

Ok

I'm here

SMS with (b) (6), (b) (7)(C)

1/15/18, 7:28 PM

Did you get the remediation plan?

iMessage with (b) (6), (b) (7)(C)

Yeah, it's on the website

What does it look like?

I have to do all of the practice exams

How many are there?

I'm not 100% sure because I don't have the info with me but I think there are 17 practice exams (1 per chapter), 1 practice final, 1 mastery, and 1 proctored.

Oh wow. I think you only have a week to complete

The 17 practice exams only have maybe 25 questions on them. The others are 125 questions each.

Ok that sounds more reasonable

I'm not looking forward to tomorrow when everyone asks how I did on the test 😞

I wouldn't worry about it. They are used to hearing about these things. Everyone understands the process

1/23/18, 1:41 PM

I passed

Awesome 🙌👍😎

1/26/18, 10:48 AM

I didn't submit my time card before I left. Are you able to do it for me?

I don't think we can submit on your behalf

2/8/18, 8:05 PM

I'm talking to (b) (6), (b) (7)(C) right now about the corporate directories that you were wanting of the top 1-50 businesses in AZ. That is what you're wanting, right??

Yes. Ideally companies that have been in AZ for a while and a few hundred employees with desk jobs



Is there any way I could put you on 3way call with (b) (6), (b) (7)(C) for a minute just to explain it to (b) (6), (b) (7)(C) better??

Ok

2/9/18, 6:08 PM

What do you want me to do with these envelopes after I'm done stuffing them?

Seal them and put them in the box. (b) (6), (b) (7)(C) will add postage and mail them Monday 🙌

Ok

2/9/18, 9:40 PM

Where you at?

Home. Why?

2/10/18, 8:02 AM

Is the door in the conference room a fire alarm?

And is there WiFi?

No alarm. WiFi instructions on the tech page of PMAC. They have to sign up for guest access

Ok thanks!

2/12/18, 8:49 AM

I need to stay home, I'm running a fever and don't feel good at all.

Ok. Are you taking your test this week?

2/15/18, 6:05 PM

Is there a large conference room in the new building??

Yes

It has chairs in it, I hope

Yes

2/18/18, 8:35 AM

I'm not going to be in on Tuesday. (b) (6), (b) (7)(C) got a

letter from a funeral home about (b) (6), (b) (7)(C). We called the funeral home but they are closed until Tuesday morning and the after hours answering service lady is refusing to contact any of their employees so we can at least get some information before then.

(b) (6), (b) (7)(C)

Ok

I'm not going to take bereavement or anything like that. We just need to find out what happened and what to do next. (b) (6), (b) (7)(C) so this isn't totally unexpected or shocking. But do you happen to know who is responsible for paying this funeral home for taking (b) (6) body?? Will it be me & (b) (6), (b) (7)(C) or (b) (6), (b) (7)(C)??

2/19/18, 6:39 PM

I have a good friend who is (b) (6), (b) (7)(C) at Microsoft in San Diego. I asked if I could do a lunch n learn with some of the employees there. (b) (6) said they already get free financial planning through Fidelity as a benefit. Is that a common benefit with bigger corps??

Probably. They get financial planning through their 401k website

I would ask if anyone from Fidelity has ever called

(b) (6), (b) (7)(C)

We can partner with the Fidelity wholesaler and do a workshop

(b) (6) said no one from Fidelity has ever called (b) (6), (b) (7)(C) before. (b) (6), (b) (7)(C) boarding (b) (6) plane now so I'll talk to (b) (6), (b) (7)(C) more about it later.

Can't I just ask my friends who work at big companies if I can come do lunch n learns with the employees? That seems kind of like an easy approach.

Yes. But I'm not sure how much this will yield. How

old is your friend?

We can do lunch and learns as a crutch. But will have to switch to rifling for folks were on the verge of retirement

That's what I was going for...lunch n learns with just the employees who are about to retire. Not the other workers.

I think getting access to the campus and getting comfortable with being there is really important

It would be really helpful if I was allowed to post something on Facebook...

You have to reach out to ppl directly. Posting on FB would work as well as having a sign on the freeway. The average person sees thousands of marketing messages a day

Not advertising on Facebook, I mean posting something on my own personal Fb

You can post a business card or a LinkedIn headshot

Yeah, that's not going to help

How many friends do you have on the Facebook?

Not that many. 869



Well that's a workable number to reach individually

I can do that

I have watched everyone try every marketing method possible. I have a solid understanding of what works and why

Ok, I'll just go with what you say then

Well you need to make micro experiments

I'm not sure if I'm an expert. I just have experience watching every  fail 

One between you and I



Umg I hate you lol

If all of the (b) (6), (b) (7)(C) fail then that means all of their leaders have failed too

I understand and that is true. It's rare that I fail. (b) (6), (b) (7)(C)

I would tell myself that I am going to be the first successful (b) (6), (b) (7)(C) at the new (b) (6), (b) (7)(C) office 🙌

Dear Lord, I hope so

I don't worry if ppl will make it or not. I worry about them consistently doing the right activities

I'm required to meet with all of the Mayors and Emergency Managers, Fire, Police, etc. in (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) Is there any possible way for me to use that as an advantage???

If being (b) (6), (b) (7)(C) isn't going to help me get clients then I'll probably need to resign as the (b) (6), (b) (7)(C) because it takes A LOT of my time.

I'll have to think about it

This is when you engage the (b) (6), (b) (7)(C) and ask has this worked before

2/20/18, 12:17 PM

So the funeral home did NOT cremate (b) (6), (b) (7)(C) body, they still have it. I went down to get (b) (6), (b) (7)(C) medical records from the hospital but they won't give it to me because (b) (6), (b) (7)(C) told them right before (b) (6), (b) (7)(C) died that (b) (6), (b) (7)(C) was (b) (6), (b) (7)(C) next of kin - even though they've been (b) (6), (b) (7)(C). So apparently that gives (b) (6), (b) (7)(C) rights to (b) (6), (b) (7)(C) body?? But (b) (6), (b) (7)(C) refusing to do anything because (b) (6), (b) (7)(C) doesn't want any responsibility whatsoever for (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) has (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) to relinquish (b) (6), (b) (7)(C) from any liability. So I guess the next people in line is me & (b) (6), (b) (7)(C) and we don't know what the hell to do. We can't just leave (b) (6), (b) (7)(C) body sitting there but we don't want to pay for anything either. This is seriously the most fucked up thing I've ever dealt with.

2/20/18, 8:48 PM

I'm going to the mortuary in the morning to get (b) (6), (b) (7)(C) body released to a crematorium - we're going to pay for it rather than be cold, heartless people. The mortuary swears they're not going to charge us anything at all and that the state has been financially responsible for everything up to this point. Btw, he didn't die of (b) (6), (b) (7)(C) - (b) (6), (b) (7)(C) died from (b) (6), (b) (7)(C). I guess that means (b) (6), (b) (7)(C) too?? Anyway, I'll try to be in by tomorrow afternoon but I don't want to take the proctored exam until Thursday. I need a second to get my mind refocused.

Ok. Yes that sounds like (b) (6), (b) (7)(C) Take as much time as you need

2/21/18, 4:25 PM

(b) (6), (b) (7)(C) will be out of the office tomorrow and Friday. (b) (6), (b) (7)(C) said to come take your Proctor test on Monday

2/21/18, 5:42 PM

Ok. I'm at the office right now.

It's making me change my password but it's not accepting anything I put in 😞

Maybe call tech help

Thanks!

2/21/18, 9:42 PM

Here's an example of a seminar at a church

Estate Planning Seminar  
dreamcitychurch.us



3/5/18, 6:08 PM

I'm at the airport. Did someone from the office just try to call me?? I got a missed call from (b) (6), (b) (7)(C) (b) (6), (b) (7)(C)

Yes that would be me

Ok. Do you need me to call you right now or wait until I land?

No I'm good. I did not realize that you were going to be out today

I swear I told you the dates I was going to be gone. If I didn't, I'm sorry.

No you did. I just remembered. Please complete your mandates first thing tomorrow morning

Ok

3/7/18, 3:10 PM

Can I go to San Francisco from March 21-24 to meet with that guy?

Ok. Spend your time wisely

3/9/18, 1:07 PM

How did you do on your test?

3/9/18, 2:42 PM

I got a 69

Not sure what to do now

3/9/18, 3:49 PM

Im still on the phone with my bank. I'll call you back as soon as I'm off.

Ok

3/12/18, 9:13 AM

I'm going to get (b) (6), (b) (7)(C) birth certificate so I can get (b) (6), (b) (7)(C) signed up for the (b) (6), (b) (7)(C) program.

Ok. (b) (6), (b) (7)(C) would like you to call (b) (6), (b) (7)(C) when you get to the office

Ok

3/15/18, 7:48 AM

Please be sure to email (b) (6), (b) (7)(C) first thing this morning and give (b) (6), (b) (7)(C) an update on your study progress

3/15/18, 6:20 PM



Just want to say thanks for the heads up on this lol. I'll be there in about 30 minutes but I really don't want to stay until 9. Does (b) (6), (b) (7)(C) people know that I'm only going there to pitch (b) (6) to their members? I swear if I get kicked out I'm going to kill you lol. I have business cards but no more flyers or swag to give out. Btw, I'm the (b) (6), (b) (7) on the Habitat For Humanity service project. They asked for 30 (b) (6), (b) (7)(C) to help them but only gave us one week's notice so I'm kind of freaking out. EVERYONE in leadership needs to promote the shit out of this or it's going to end up a big fucking embarrassing mess. I'll call you tomorrow.

Wrong (b) (6), (b) (7)(C) ...

Nice 🤔

3/21/18, 6:19 PM

I talked to (b) (6), (b) (7)(C) and (b) (6), said to held events at the Trilogy rec center

How did (b) (6), events turn out??

They did well

Ok, I'll build a list tonight from infofree

Ok. Be sure to keep on studying. (b) (6), (b) (7)(C) will probably check on Friday

Ok

3/21/18, 8:48 PM

Send me what you want me to post about the internship

3/22/18, 1:43 PM

I need to get the cold calling process set up and then I will write the job description

3/22/18, 4:18 PM

With vistance, do you want me to separate Trilogy and Blackstone or keep the whole zip code together since there aren't that many leads? Also, (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

Let's keep it together. Thanks for the (b) (6), (b) (7)(C)



3/22/18, 6:40 PM

I talked to (b) (6), (b) (7)(C) tonight at the open house for the new North Scottsdale. (b) (6), (b) (7)(C) will be checking your 66 progress

3/22/18, 8:16 PM

Ok

3/24/18, 7:49 PM

Outside of Sun City and Vistancia, I haven't been able to find blocks of 2k people in the west valley that fit w/i the criteria of being born between (b) (4) (b) (4) and length of residency (b) (4).

What size of blocks are you seeing?



(b) (4)

(b) (4)

For the smaller ones below maybe try (b) (4)

(b) (4)

Ok. I was thinking maybe we could combine [85379](#), [85340](#), and [85355](#). They live so far out from everything that maybe they'd be okay with driving a little further?

Possibly. I would say maybe 10 miles

(b) (4)



(b) (4)



Those look more workable

■ Yep



Anything around Arrowhead?

■ Let me look.

(b) (4)





(b) (4)



(b) (4)



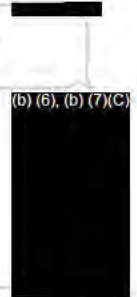
Looks the bottom set is good. I guess we will skip the 85345. I read my cold calling material again today. I am convinced we will be cold calling resumes

during the day

Cold calling resumes is a really good idea. I'm just wondering if we'll get a lot of pushback since most people don't like to make any kind of financial decisions while they're in the middle of a job transition.

You can buy resumes from years ago. I plan on digitally storing them for a pipeline

(b) (6), (b) (7)(C)




I have started to work on a script. I thought about putting together a packet and email that I can offer or I ask for the webex appointment

That's such an easy opening. There's no way it won't work.

Ignore the last sentence. I feel like i just jinxed it because I said that.

It should work. Might take a week to polish



I have had this idea for a long time. I didn't use it because it was a violation of service at Monster. However now you can straight buy the resumes and warehouse them

It seems like an awesome idea.

I have a couple of hundred resumes so we can get started. Might send a letter first and see if helps response

You also need to order the paperback book Hot Prospects by Bill Good

Just bought it. Arrives on Tues.

I also may have a client on for you on Wednesday depending on the size

Really??

Yes

That's so awesome

We will see. Hopefully it's over a (b) (6), (b) (7)(C)

Hope so. I'm having a bday party in Vegas and I invited all of my (b) (6), (b) (7)(C) friends who I think might have money, including all the old people.

It's a good start

Two of my old (b) (6), (b) (7)(C) already said they're going. They're flying from Alabama and Miami. One is a retired attorney and the other one owned a construction company.

One of my friends is coming from Wash DC. (b) (6), (b) (7)(C) an analyst at the State Dept but from what I understand we don't work with government employees. My other friend is coming from LA. (b) (6), (b) (7)(C) a CFO at a real estate company and I know (b) (6), (b) (7)(C) makes over (b) (6), (b) (7)(C) year. I invited my Apple engineer but (b) (6) hasn't let me know if (b) (6), (b) (7)(C) going or not.

Well every opportunity counts 🙌

3/26/18, 9:25 PM

There is a weekly retirement ceremony at Luke Air Force Base that I'm going to start attending. Can we do anything with Thrift Savings Plans??

Just rollovers

3/28/18, 12:09 PM

(b) (4)



3/28/18, 4:45 PM

Please remember that (b) (6), (b) (7)(C) will be here early tomorrow

3/28/18, 6:30 PM

Studying on Quizlet: ML - US Equities

ML - US Equities Flashcards | Quizlet  
quizlet.com



3/29/18, 3:03 PM

I take my proctored on Wednesday and my first assessment with (b) (6), (b) (7)(C) is on the 13th.

Ok

4/3/18, 4:54 PM

Can you let me in? I left my wallet with the office key inside





NO 🇺🇸

4/3/18, 7:02 PM



This book was written in 1985 😊

Yes I know. 33 years and the basic principles have not changed 👍

Ok



I found my copy. I'll read it and take notes

I'll read it after I take my 66. I'm kind of disappointed that I paid \$5.69 for my copy and you only paid \$2 for yours lol.

I paid for shipping so probably the same price 📦

(b) (6), (b) (7)(C) is in Houston from June 11-17. Can I go??

How many ppl will be attending?

(b) (6), (b) (7)(C) is planning to host the (b) (6), (b) (7)(C) in Texas the week of June 11 - 17 2018.

What (b) (6), (b) (7)(C) typically an annual event where hundreds of leaders from across the country gather in one city for training, collaboration, and networking. (b) (6), (b) (7)(C) was

A lot of people

Ok 👍

4/5/18, 5:25 PM

I have more info on the (b) (6), (b) (7)(C) in Houston. There is going to be about 500 of us from all over the country. Friday the 15th is happy hour and networking. Do you think another (b) (6), (b) (7)(C) in the office would go with me just for the 15th?

(b) (6), (b) (7)(C)

4/5/18, 7:10 PM

I'm not sure. I think by June 15th you'll have your value prop down to a science

Yeah I know...it's just a lot of people to talk to in a short amount of time.

As long as you have the contact information then you can call to follow up

True. I'm just scared a lot of new prospects will be missed because I won't have time to talk to everyone.

Hopefully they'll give me a roster of all the people attending.

They usually do at conferences

Do they usually give them out before or after?

They give them with the agenda

I already have the agenda

I would ask the conference organizer

Ok. Also, if I start production on 04/30 then by what date can I be registered in CA by? My friend (b) (6), (b) (7)(C) inherited (b) (6), (b) (7)(C) but I'm not sure how much of it (b) (6) has left still. And my friend (b) (6), (b) (7)(C) has (b) (6), (b) (7)(C). I need them to keep me alive for a little bit. They both live in CA.

When you pass the assessment then you will be registered in CA

The assessment that's next week on the 13th?? I'm

going to LA 04/15-04/18 and will be seeing them both.

I think that is assessment prep

You're right 😊

4/8/18, 8:21 AM

I'm going to study at home

4/9/18, 2:09 PM

I passed

Awesome 👍

What was your score?

78%...you were right lol

That's what I figured 😊

4/10/18, 12:31 PM

I'm going to grab something to eat and head over there. Before I leave the office, are you sure there isn't anything else you need me to bring from here??

I think we are set 👍

Heading over there now

I think I'm here. Where do I park??

On the street

4/10/18, 8:58 PM

Thanks for your help today 👍



Omg you got to DRIVE it??!

Of course 👍

And you're welcome. Thanks for letting me go! I



think it turned out super awesome...you did a great job!

I'm so jealous! That's the only car that I REALLY REALLY REALLY liked and you got to drive it 😊

Well we have other events. I didn't realize it had a star headliner

Thanks 🙌

What had a star headliner?



The Wraith 🙌

Is that the Rolls??

I neeeeeed that car and one of those jets

Yes. It just makes you feel great driving it 😊



Not fair

Well there's next year 😊

...if I still have a job there next year

Just work hard 🙌

For sure! Btw, I'm going to be in LA Sunday - Wednesday.

4/12/18, 10:10 PM

We're starting up a (b) (6), (b) (7)(C) in Flagstaff the first week of May. I think it's only going to be about a week long - not 100% sure. They asked me tonight if I would be a part of the (b) (6), (b) (7)(C) I told them no because of work but now that I'm thinking about it, i think it would be really good for me to do it in terms of

prospecting. What do you think??

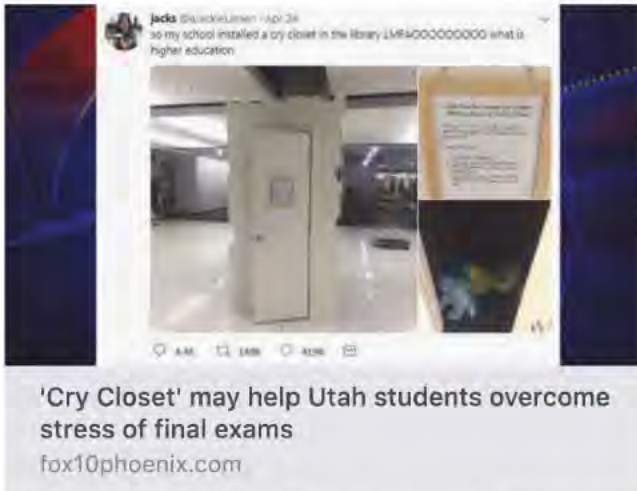
You can't take 2 weeks off when you are starting production

Ok

4/18/18, 8:59 AM

Please be sure to be in the office on time tomorrow, (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) will be here

4/26/18, 9:14 PM



I might need a Cry Closet tomorrow

4/27/18, 8:53 AM

I'll be there in 30-45 minutes...just got off a long phone call.

Ok

4/27/18, 9:10 PM

 Pet Smart Intro

I like it but I like what you said earlier about knowing your number better.

Well when I write the script - I will add line options and see what's works better

I know that using their name multiple times can be helpful

I am also going to flow chart the "why" and the "what". This will help me to get verbiage ideas from

the (b) (6), (b) (7)(C)

I really wish we had an autodialer that also kept track of all the data.

Click to call on Excel can do this

It's not the same though

Excel can track the stats. My guess is that a auto dialer would not work with corporate calls - too many ppl pick up

That'd be so awesome if excel can also track the data! I'm trying to find instructional videos on YouTube but they're all saying that excel can do it but you have to use it with Skype??

Excel auto dials and then we put in a macro to add stats

Work on the script. I'll take care of Excel

4/28/18, 2:52 PM

Have you ever heard of Don Connolly before??

No but I just googled him

I'm reading his blogs and watching his videos on his YouTube channel right now.

4/29/18, 3:25 PM

My friend (b) (6), (b) (7)(C) & I met up and this is the rough draft we've come up with so far. We're going to meet up again in a little bit because (b) (6) says it's still kind of missing probing questions, the value of doing the WebEx, etc. What do you think of it so far?

(b) (6), (b) (7)(C)

It needs to talk about in-service withdrawal and the benefits of doing it vs keeping their contributions in their 401k but it makes it too long when it's added in. Hopefully we'll figure out how to tie it into the script.



4/29/18, 4:33 PM

I think it's good. I would not use the first sentence because saying they are busy plants the idea and they will think they should be busy and not talk to you

5/2/18, 11:55 AM

Do you have the address? Thanks

Pinnacle Peak and Scottsdale Rd. Past the gas station

5/3/18, 8:04 AM

I'm running late. I'll be there soon

Ok

I will be in Scottsdale this morning for meetings. You may want to research in-service withdrawal and have talking points so when you talk to (b) (6), (b) (7) - you can ask questions on how (b) (6) positions this.

Are you in a meeting right now?

5/3/18, 6:11 PM

I'm not going to do (b) (6), (b) (7)(C). I'll just do the chainsaw stuff and then come back to Phoenix on Mon night. We're sleeping in the same area as everyone else so I'll be able to talk to whoever is there (b) (6), (b) (7)(C) during our downtime.

5/3/18, 9:26 PM

Ok. I am going to have to help you calculate your goals for month 1. Every minute counts and we need to be adding contacts everyday - this week we were definitely short

Ok. I'm getting a lot of pressure from (b) (6) to go up north because of the Tinder Fire and fire prevention in flagstaff. I told them a hundred times that I can't, that I can only do the chainsaw stuff and that's it. I was asked again tonight if I would take over as (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) Some of these people calling me are people that I genuinely care about and I don't really know how to handle this. It's only going to get worse - the fire season hasn't even really started yet.

I would tell folks that you have a career that needs

to come first. (b) (6), (b) (7)(C) forest fires, etc will always be there.

Yeah, I know

Definition of volunteer. 1 : a person who voluntarily undertakes or expresses a willingness to undertake a service...when they have time 😊



I need these people to help me so I can help (b) (6), (b) (7)(C)

Plus I have to go this weekend. I get to pretend I'm cutting my (b) (6), (b) (7)(C) into pieces...very therapeutic.

I see 🙄

5/4/18, 4:23 PM

Cops and ambulance are at my apt complex and a helicopter hovering right above me. Sure glad I live here and that we're moving offices over here...

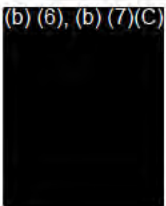
Wow 😲

Someone drowned

5/7/18, 8:44 PM

I got my certificate from bofa and my letter signed by Donald trump lol

(b) (6), (b) (7)(C)



Nice 🍷 Please put a copy on (b) (6), (b) (7)(C) desk 📁

Very cool

(b) (6), (b) (7)(C) is definitely going to get a copy lol



5/8/18, 8:14 AM

(b) (6), (b) (7) has an appointment at 9. Going there from 12:30-2 instead

I'm turning back around and heading to the office

Ok. You probably have to do your call night at (b) (6), (b) (7)(C) today.

5/8/18, 11:45 AM

I gave all of them my business card lol

5/8/18, 4:58 PM

Can you let me in please

5/8/18, 8:18 PM

(b) (6), (b) (7)(C)

5/9/18, 11:04 AM



5/9/18, 4:42 PM

Can you let me in please

Can you let us in please

5/10/18, 8:30 AM

I accidentally slept past my alarm...I'm hurrying as fast as I can. I'm so sorry!!!

Ok 🙌

5/10/18, 7:09 PM

🔊 Audio\_05\_10\_2018\_18\_57\_26



5/11/18, 12:24 AM

(b) (6), (b) (7)(C)

This is who (b) (6), (b) (7) is with

5/11/18, 8:32 AM

I'm stopping by (b) (6), (b) (7)(C) house before I come in to say goodbye to (b) (6), (b) (7) because (b) (6), (b) (7) leaving today

Ok

5/12/18, 1:35 AM

Can I get (b) (6), (b) (7)(C) wealth outlook tomorrow?? I need to do one for the other 2 (b) (6), (b) (7) too.

(b) (6) just needs to sign the new account form, right??

5/12/18, 11:19 AM

The client relationship agreement

Do I need an acat form for (b) (6), old 401k and (b) (6), (b) (6), (b) (7)(C) in cash?

And I'm SO sorry for messaging that to you super late last night! I didn't realize what time it was.

Driving to the office. I'll answer back when I get there. No worries 😊

5/12/18, 1:16 PM

(b) (6), (b) (7)(C)

Are you at Cracker Barrel?

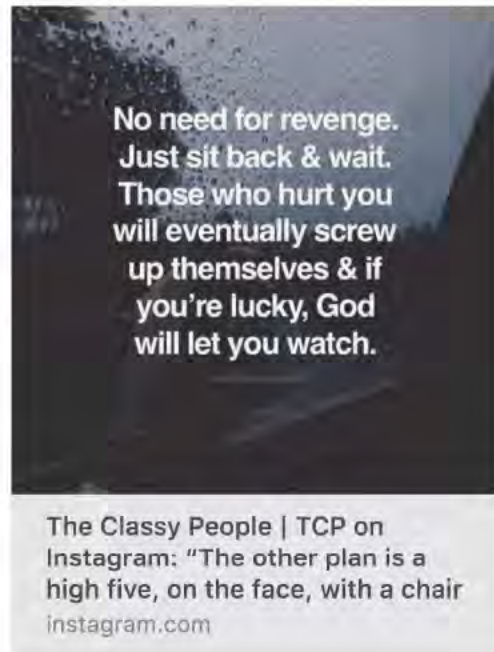
(b) (6) said he'll come by later because they were busy at the restaurant but I'm getting a weird vibe. Like my instinct thinks (b) (6) might be bullshitting about how much (b) (6) has. I don't know...I just don't trust (b) (6), (b) (6) anymore after finding out (b) (6) lied about (b) (6), (b) (7)(C)

It took all of me not to punch (b) (6), (b) (6) in the face since (b) (6), (b) (6) been here.

Well personal issues and finances are separate

things. Just remember that getting (b) (6), (b) (7)(C) as a client will buy you more time to build you

5/12/18, 5:56 PM



So true...

So I kind of told my friend in (b) (6), (b) (7)(C) about what happened and (b) (6), (b) (7)(C) blocked (b) (6), (b) (7)(C) from ever being allowed (b) (6), (b) (7)(C) again.

I would not have gotten involved

I didn't tell (b) (6), (b) (7)(C) to do it lol

So my plan from now on is cold calling only. No (b) (6), (b) (7)(C) people, no friends, no family, no one except total strangers. If I don't open 2-3 accounts in the next month then I'm going to leave ML.

Well I would let things blow over this weekend and see where they stand.

5/13/18, 5:28 PM

Do you want to go over the script over the phone today so we're both ready to call people tomorrow?

Ok. I just got home from the office. I will call you at 6:30pm

I'm not sure if I'll be home by then. How about 7 instead?

Ok

7:30 instead?

Ok

5/13/18, 7:30 PM

8:30 instead...is that ok??

Ok

You're going to hate me

I'll call you when I get home...9? I'm SO sorry!!

Ok

5/15/18, 5:25 PM

Can you open the door please

5/15/18, 7:36 PM

I scheduled all of the Grab Your Go Bag classes for every 2 weeks starting June 9 - Aug 18. I'm going to make a list of the people in the (b) (6) database that I think may have \$250k and I'm going to give it to (b) (6), (b) (7) so (b) (6) can call them to invite them to the classes.

Ok

I hope it works

5/18/18, 4:22 PM

(b) (6), (b) (7) wants to meet up on Monday evening.

Ok

I feel like I need to work on my plan B this weekend...I'm not feeling very good about this anymore.

We have to start calling the resumes. It is money in motion

5/19/18, 5:22 PM



(b) (6), (b) (7)(C) gets off work at 5 and wants to go to dinner. Where do you want to eat? Are you going to eat?? (b) (6) lives in Scottsdale. I'd rather go out towards (b) (6), (b) (7)(C) since (b) (6), (b) (7)(C) new town and doesn't know where anything is. Give me suggestions.

I would have to look at Yelp

Are you going to eat?

Yes

Ok good lol

(b) (6) said (b) (6), (b) (7)(C) currently staying at (b) (6), (b) (7)(C) (b) (6), (b) (7)(C). I don't know that area at all.

That's by my house

Omg how cute! You guys are totally meant to be best friends.

5/20/18, 5:16 PM

I need to let (b) (6), (b) (7)(C) know where to meet tomorrow.

Diego Pops

He says (b) (6) likes everything except spicy food. Is Diego Pops spicy?

Its Mexican

Ok, maybe a different place then?

5/21/18, 5:22 PM

I'm heading to that hulas place now

Ok

Are you almost here?

Yes

5/22/18, 8:46 AM

I think I forgot to tell you last night that (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) are making (b) (6), (b) (7)(C) pancakes (b) (6), (b) (7)(C) today so I'm going to be late.

Ok be sure to come in later

I am

5/22/18, 6:38 PM

(b) (6), (b) (7)(C)

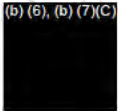


(b) (6), (b) (7)(C)

5/29/18, 8:05 PM

Whenever I click on a link in my work email address this screen comes up. Do you know what I'm supposed to put for domain?

(b) (6), (b) (7)(C)



Corp

Awesome, thanks!

5/30/18, 7:31 AM

Is (b) (6), (b) (7) in the office today? I really really really REALLY need to start calling today or I'm fucked.

Not that I am aware of

5/30/18, 10:04 PM

Did you know that (b) (6), (b) (7)(C) died today??

Yes

Ok. I saw (b) (6), (b) (7) post on Facebook just now.

5/31/18, 6:08 PM

I have a question about a potential prospect

6/2/18, 1:49 PM

I'm at work cold calling. I still don't see my leads list

in sales force though. When I click on "leads" it says no records to display.

Oh wait, nevermind. I see it now.

6/2/18, 5:01 PM

I'm leaving. I added 3 new people to my pipeline today and I'm still just on the 1st page of the leads list. This is super easy. But where I'm fucking up at is not qualifying them so I have no idea how much they have.

Oh wow 🍌

Did you cold call yesterday?

I did not have a copy of the retirement script

You also have the leads list

6/2/18, 6:18 PM

This is (b) (6), (b) (7)(C) with Merrill Lynch.

I'm giving you a call because my team and I work with individuals on investments and retirement planning.

With all of the volatility we've been seeing in the market lately, a lot of people are getting really concerned.

So I'm reaching out to you to see if retirement is on your mind and if you're planning on retiring in the next 5-10 years or so?

Ok thanks 🍌

6/2/18, 8:13 PM

I forgot to tell you earlier that you're going with (b) (6) to Houston in either Aug or Sept to help with the rebuild.



I'm being serious lol

It'll be good for you



It'll be good for you.

6/3/18, 7:18 PM

Are you at work?

No but I have remote access

Ok. I left my folder with everything I need for this week on my desk. I have to sign into the hotel before 8pm and then drive back to the office to get it. My office key is at my apartment. I was hoping you were at the office so I wouldn't have to go home first and get the key.

I see

This hotel is super nice

Told you

At least I get to stay somewhere nice while I'm being held hostage for the week.

At some point you might want to think about mobility - laptop, book bag so you can work anywhere

I have all the apps on my old iPhone

I would download Blackberry Work and Access. Remote into your WMW tomorrow and get an access key

I'm at the office now

mydesk.bankofamerica.com



(b) (6), (b) (7)(C)



6/4/18, 9:35 AM

So far I LOVE this! Everyone is so awesome!

(b) (6), (b) (7)(C) is going to be here on Thursday to talk about webex lol

6/4/18, 1:50 PM

Great 🍷

6/4/18, 7:30 PM

How was cold calling today???

6/4/18, 9:53 PM

I called for an hour and got 1 lead. I need to start calling in the morning

6/5/18, 7:17 AM

That's awesome! See, I told you it was easy.

6/5/18, 3:56 PM

Can you please email me the Wealth Outlook questionnaire?

6/5/18, 8:18 PM

(b) (6), (b) (7)(C) will be here tomorrow and on Thurs to help coach us. The instructors keep talking about (b) (6), (b) (7)(C) all the time like he's the best (b) (6), (b) (7)(C) that Merrill has ever had. They said (b) (6), (b) (7)(C) has a 3 step process and has never physically met most of (b) (6), (b) (7)(C) clients. Is (b) (6), (b) (7)(C) really that good??

No 🙄. The instructors have never done the job so it's easier to sell someone else who solve their problem

There are about 5-6 top producers coming in tomorrow and Thursday but I have no idea who the other ones are. All they talk about is (b) (6), (b) (7)(C) ...a lot.

They're making (b) (6), (b) (7)(C) out to be like some mythical person, it's kind of weird lol

Well they need a story to sell. You spent time with (b) (6), (b) (7)(C) partner so you saw the process. I would say that we have the same data. (b) (6), (b) (7)(C) team is partnering with a lot of (b) (6), (b) (7)(C) in a way (b) (6), (b) (7)(C) is selling (b) (6), (b) (7)(C) leads. I have seen this done before

6/6/18, 6:27 PM

Today was amazing!!! They taught us a TON of super awesome stuff! I really hope I remember all of it when I get back to the office. And I wish I had this training before I had met with (b) (6), (b) (7)(C)



6/7/18, 5:58 PM

So one of the (b) (6), (b) (7)(C) in Dallas thinks (b) (6), (b) (7)(C) is sexist and is going to talk to someone about it when (b) (6), (b) (7)(C) gets back to (b) (6), (b) (7)(C) office there. I had no clue what to tell (b) (6), (b) (7)(C)

Best not to be involved 🏠

I kept thinking "please stop telling me this" lol



6/8/18, 3:15 PM

I'm going to cold call all day tomorrow. Have you been cold calling or can I call your list too?

6/8/18, 4:47 PM

I am still working on my list. I will try to come in tomorrow to help out 🙌

Ok

Can you help me do a wealth outlook on (b) (6), (b) (7)(C) tomorrow and let me practice on you? I want to get this right before I get on our flight together on Tuesday.

Ok

Thanks! I need the most practice on explaining target asset allocation section on the Key Factors: Goal Funding Status Page where it shows the geometric returns by confidence level.

And the Estimated Cash Flow Summary (80% Likelihood) page...I suck at explaining that page too.



You may have to run your own numbers and it will make better sense

Ok. I really think I can get (b) (6), (b) (7) back if I show (b) (6), (b) (7) a wealth outlook and explain the CIO to (b) (6), (b) (7) way better than I did before. A CIO rep came in today and talked to us. The one issue I have with the CIO models is that there is no historical data beyond 2016, I think? So how do I "prove" that the CIO's models are superior to prospects?

6/9/18, 4:47 PM



What does this mean??

Nothing

6/9/18, 7:28 PM

On Monday send the screenshot of the managers to (b) (6), (b) (7)(C) and see what (b) (6) thinks. Blockout the account numbers

I would also think about the purpose of the wealth outlook. Maybe showing different asset allocations is more important for the what if scenarios. (b) (6), (b) (7) is not doing (b) (6), (b) (7)(C) any favors by being conservative over the long term

Ok

I knew (b) (6), (b) (7)(C) was going to (b) (6), (b) (7)(C) 😊

(b) (6) had (b) (6), (b) (7)(C) done and submitted it to the court. It says the only thing (b) (6) may have is (b) (6), (b) (7)(C).

I see

Now I know for sure that it would absolutely kill (b) (6), (b) (7) if I was more successful than (b) (6), (b) (7) lol

Well I brought my other MacBook Air in for you to use. Maybe use these side by side with iPad Pro to see which will work better

The MacBook Pro has a mouse right?

Trackpad

Can I use my mouse with it?

Maybe

What does Apple have against mouses or mice??

They invented it

The mouse?

Yes but the technically Xerox

Why won't they let their customers use a mouse with any of their products?

Because it's so 1984

Functionality is so 1984 lol?

6/10/18, 2:33 PM

I have a question about Merrill Edge

(b) (6), (b) (7)(C) account is still with Morgan Stanley but I think (b) (6), (b) (7)(C) would be better off at Merrill Edge. If they switched, would they have to pay to move their account?

Probably \$85 transfer fee

That's it?

Per account

Ok, thanks

Do they just call Merrill Edge themselves?

I would refer to an FSA

An FSA in a branch nearest to them?

Yes

Would that FSA be their poc or would they have to call Merrill Edge if they have questions, etc?

They can talk to the FSA

Yes point of contact

Ok perfect, thanks!

6/12/18, 4:24 PM

(b) (6), (b) (7)(C), is sitting right next to me

6/12/18, 6:50 PM

So do I fill out the call night sheet and turn it in??

Not sure. I think you have to do the web survey

I'm so confused. I feel like I'm doing something wrong by being here.

Should I do the web survey?

I would do the web survey. I also realized that you are not registered in Texas

Most of the people here are from CA though

But I'd really like to be registered in TX is that's possible

You'll have to apply when you get back

I did the survey

Did you talk to (b) (6), (b) (7)(C)?

I left a voicemail

So I'm not supposed to be here??

Well it's hard for me to explain that you are out prospecting but not registered in the state and on the other hand it's hard for me to explain that you took a few days of off work

Most of the people here are from our national headquarters in CA. We're only having the

conference in Houston because of the significance of the city for us.

6/12/18, 9:37 PM

I feel like I'm going to lose my job for coming here. Am I?

No but I have been reminded that (b) (6), (b) (7)(C) do not get vacation days

So (b) (6), (b) (7)(C) knows I'm in Houston?

We told (b) (6), (b) (7)(C) that you had a client meeting

I would call (b) (6), (b) (7)(C) tomorrow morning

6/13/18, 9:46 AM

(b) (6), (b) (7)(C) called for you. I told (b) (6), (b) (7)(C) that you were out of the office. Please call (b) (6), (b) (7)(C)

6/13/18, 12:08 PM

I just got back from the rebuild. I'm going to tell (b) (6), (b) (7)(C) that I'm at the (b) (6), (b) (7)(C) conference for the rest of the week with (b) (6), (b) (7)(C) along with my (b) (6), (b) (7)(C) prospect. I don't see why this should be an issue when they hired me knowing that (b) (6), (b) (7)(C) was one of my target markets.

I haven't gotten a chance to talk to (b) (6), (b) (7)(C) yet. Our flight was full so we both had to sit in middle seats with other people. I'll talk to (b) (6), (b) (7)(C) either tonight or tomorrow night.

6/13/18, 1:24 PM

Do you happen to know when I took the 66 the first time?

6/13/18, 2:31 PM

Nevermind, I got it

Did you let (b) (6), (b) (7)(C) know?

Yes

I'm going to try to talk to (b) (6), (b) (7)(C) again either tonight or tomorrow. I already told (b) (6), (b) (7)(C) what I do, where I work, etc. But I'm not sure if it would be a



conflict of interest if I tried to get (b) (6), (b) (7)(C) account since I (b) (6), (b) (7)(C) & (b) (6), (b) (7)(C). Is it?

Could be a business referral

Would it be a conflict if I prospected (b) (6), (b) (7)(C) and not (b) (6), (b) (7)(C)?

I'm pretty sure (b) (6), (b) (7)(C) account is with Morgan Stanley so I wonder if that is also where (b) (6), (b) (7)(C) personal account is.

6/15/18, 7:10 PM

I gave (b) (6), (b) (7)(C) wealth outlook and talked to (b) (6), (b) (7)(C)

Ok 👍

(b) (6), (b) (7)(C) going to talk to (b) (6), (b) (7)(C)

I don't want to leave here 😊

Nice

6/16/18, 8:19 AM

So I found out that we are allowed to call all of the inactive members in our database. In fact, they were mad that we weren't already doing it and wanted to know who told us we couldn't lol.

6/16/18, 10:15 AM

Interesting

6/16/18, 11:53 AM

Just got out of an AMA with (b) (6), (b) (7)(C). I asked (b) (6), (b) (7)(C) to confirm that I am allowed to call members using the database. (b) (6), (b) (7)(C) said I'm legally allowed to call whoever I want in the database because they opted in when they joined.

Oh wow that's a huge win

6/17/18, 5:29 PM

(b) (6), (b) (7)(C) will be in the office tomorrow

Ok

Are we still moving offices?

9/7 is the new target date

At the same location?

Yes

Why the new target date then??

More time to sort out issues - covered parking, etc

Ok, makes sense

6/18/18, 8:24 AM

I'm going to meet with someone about getting the info from (b) (6), (b) (7)(C) database then I have to go to that (b) (6), (b) (7)(C) lunch in Scottsdale. I'll be in after that.

6/18/18, 10:38 AM

Do you know where the Phoenix Campus Cafe is?



1825 E. Buckeye

Thanks!

6/18/18, 11:46 AM

I can't get into the parking area

I'm at the Phoenix campus. The guard took me to the cafe but it's just a regular cafe. There's a conference room but it's empty. Am I at the right place?

6/18/18, 3:46 PM

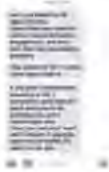
(b) (6), (b) (7) is sending me a list with all the people on (b) (6), (b) (7)(C) advisor's team and (b) (6), (b) (7)(C) other statements. How can (b) (6), (b) (7)(C) email them to me securely?

Yes if you send (b) (6), (b) (7)(C) a secure email first

Through outlook or client 360?

Both work. You send an email and it links to a secure website

And I just got a text from that one girl at the Advisor Academy 😊



I think this will be ok. They will probably call you. Just answer truthfully

6/19/18, 7:51 AM

(b) (6), (b) (7)(C)



I think that I found a solution

Ok

6/19/18, 5:57 PM

(b) (6), (b) (7)(C) emailed me (b) (6), (b) (7)(C) advisors team. I need to find ANYTHING wrong with them...hopefully there's something on brokercheck

6/21/18, 9:24 AM

I'm making a leads list from the (b) (6), (b) (7)(C) database right now. I need you to go online and become a member so you can call these people too. I'm submitting an event on the calendar for next week so there's a reason to call these people.

6/22/18, 9:00 AM

Waiting for (b) (6), (b) (7)(C) to get home from (b) (6), (b) (7)(C) doctor appointment so I can drop (b) (6), (b) (7)(C) off

Ok

6/26/18, 11:41 AM

I just sent you an email to your msn email. Can you print it out please

I went to (b) (6), (b) (7)(C) for a meeting. I will be back at

the office 1:30pm

Ok

6/27/18, 4:47 PM

We don't need (b) (6), (b) (7)(C) to do the leads. I reordered an iPad Pro and it came in this afternoon. It's super easy & fast just copying & pasting leads into my notepad. As long as you can figure out how to get rid of duplicates in excel we'll be good. This is a billion times faster than using my laptop.

I'm allowed to bring my iPad in and no one will think anything of it right?

6/28/18, 12:52 PM

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)  
Copy paste it from notes to excel and then got to I believe your data drop down in excel and do the text to columns. Think that will work

31m Like Reply

Will that work?

No

6/28/18, 1:57 PM

Excel: Convert notepad data to excel - OfficeTuts.net

excel.officetuts.net



Will this work?

That works but we have to get the text file to look the sample

6/28/18, 7:46 PM

(b) (6), (b) (7)(C)

Is that what (b) (6), (b) (7)(C) did?

Using a space between words as the delimiter would also work

I figured out how to do it better. We download the HTML page and directly parse to the CSV. No



copying and pasting

If you download it I think it counts as a view

We don't download the resume. We download the search results HTML file

I also think you are right about the views. The search page is unlimited. However I will still limit activity since we don't want problems

That'd be awesome if we could get like 5k leads at once instead of 300 a day

6/29/18, 9:34 AM

How do I get registered in TX?

Registration and licensing request site

How do I get to that site?

Use ask Merrill on the WMW

I'm doing my (b) (6), (b) (7)(C) training this weekend at our (b) (6), (b) (7)(C). I'm not sure if the person I need to ask about a request for proposal is at the NOC in Dallas or in the HQ in LA.

Who is it that I need to talk to?

I don't know. You need to be registered in TX to solicit business

Yeah I know. That's why I need to know what person I'm supposed to talk to because they're either in LA where I'm registered or in Dallas where I'm not registered.

If you keep traveling to TX then you need to be registered

6/29/18, 2:43 PM

So I just got a prospect. The coowner of (b) (6), (b) (7)(C) (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C). Co-owner of (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) lives in Phoenix. They wrote a check for (b) (6), (b) (7)(C) to (b) (6), and (b) (6) wants me to call (b) (6), (b) (7)(C) next week.

Oh wow 🍷

6/29/18, 5:30 PM

(b) (6), (b) (7)(C) You 100% promise you didn't tell (b) (6), (b) (7)(C) what I told you??

Yes on my life

6/29/18, 7:23 PM

Ok so this (b) (6), (b) (7)(C) is fucked. Like HR is fucking after (b) (6), (b) (7)(C)

And apparently (b) (6), (b) (7)(C) and one of the other (b) (6), (b) (7)(C) got drunk together in the hotel bar and left together. I didn't see it so I can't say that's 100.% true. But if it is true then that's super fucked up.

Well I did tell you that ppl misbehave at these events 🤔

Yeah but (b) (6), (b) (7)(C) is married and looks like dumbo in a suit

Ok I didn't mean that. That wasn't a nice thing to say.

No worries 😊

So HR called (b) (6), (b) (7)(C) again today saying that someone complained that (b) (6), (b) (7)(C) smelled like cigarettes. I told (b) (6), (b) (7)(C) should probably consider quitting. No job is worth that amount of stress and clearly someone is trying to get (b) (6), (b) (7)(C) fired.

I don't think HR would call someone about that. Sounds like there is more to the story

I'm sure there is but that's what (b) (6), (b) (7)(C) told me. So there's (b) (6), (b) (7)(C) starting up in Hidalgo County, TX that you should totally do! Instead of doing a rebuild in Houston you would be doing a "muck and gut" on flooded homes which is super fucking horrible but totally rewarding at the same time. Omg you should do it!

6/30/18, 4:58 PM

I worked on CareerBuilder today. I think they made it so that it cannot be automated - the names are

removed from the HTML. However, I was able to copy and paste blocks fairly quickly.

6/30/18, 6:41 PM

Awesome! How many leads did you do?

Just a few. Still just figuring out the workflow. I talked (b) (6), (b) (7)(C) and we are looking for ppl from Dow Chemical in Michigan which I was able to find. Out here we want to call people from Kroger since ML has the 401k plan

Instead of occupations searching for companies might be better.

So if ML has their 401k plan how does it count if they roll over their 401k into an IRA with us?

Its a new HH

Nice

My theory is that it will be an easier call. I watched someone do it in Michigan. Became a (b) (6), (b) (7)(C) because (b) (6) worked on the line at Chrysler

You're seriously the best (b) (6), (b) (7)(C) ever!!! I was talking to one of the PMD's I met at Advisor Academy earlier today and (b) (6) said (b) (6) doesn't trust (b) (6) branch manager at all.

Thanks 🙌

You're welcome!! You're super underappreciated and I don't understand why. But I always tell everyone how awesome you are!

7/3/18, 10:32 AM

I need to go to court today and file an emergency court order. (b) (6), (b) (7)(C) informed me that (b) (6) canceled (b) (6), (b) (7)(C) return flight and is refusing to return (b) (6), (b) (7)(C)

Ok

7/3/18, 5:05 PM

I'll be there to cold call in about an hour. I'm waiting to finally see the judge in about 10 minutes.

I might wait till Thursday.

To cold call??

Tomorrow is a holiday

The office is closed tomorrow?

The market is closed

7/4/18, 11:16 AM

I just got (b) (6), (b) (7)(C) to fly out tomorrow afternoon to go to Mercedes, TX for a week with (b) (6), (b) (7)(C). I can tell them no and withdraw from it. BUT I really want to go to see if it's a good prospecting avenue. There will be more than 50+ people there. What do you think?

OMT considers (b) (6), (b) (7)(C) to be a vacation time so I cannot give permission. You can always (b) (6), (b) (7)(C)

Ok. Even if it's for prospecting???

I'll withdraw from it. But how am I supposed to find out if it's a good way to prospect or not??

I don't know. I got into trouble over letting you go to Houston

That's really frustrating and confusing.

You will need to talk to (b) (6), (b) (7)(C) If (b) (6), (b) (7)(C) says it is OK then it is OK

Ok, I'll ask (b) (6), (b) (7)(C) tomorrow morning. The flight isn't until 4 pm. I'm ok with a yes or a no answer from (b) (6), (b) (7)(C) since I don't know if it's a good idea for me to be out (b) (6), (b) (7)(C) while (b) (6), (b) (7)(C) is doing all this bullshit. But I'm super curious to see if going (b) (6), (b) (7)(C) is a great way to prospect or not. It could yield nothing or it could be amazing. But I'll never know if I'm not allowed to find out.

Also, i don't know why you got in trouble for letting me go to Houston. The only reason I was able to bring (b) (6), (b) (7)(C) back on board with ML is because we went to Houston together.





some (b) (6), (b) (7)(C) are better than others

iMessage with 16233006323

This is a large, national (b) (6), (b) (7)(C). We're getting ready to start up a small, regional (b) (6), (b) (7)(C) in northern AZ in about two weeks.

I would ask the commander the age range. Not sure if a retired person would travel out of state

I know there will be retired people there. I'm going to sleep on it tonight and decide in the morning. I'm not really sure if I want to get back on a plane and head to Texas for the 4th time in a month.

Ok

7/5/18, 11:29 AM

I withdrew from it. I'll be in after I talk to that (b) (6), (b) (7)(C) (b) (6), (b) (7)(C)

Nevermind, I'm going to withdraw my withdrawal. I just saw that one of the (b) (6), (b) (7)(C) I want to prospect is heading to (b) (6), (b) (7)(C) right now. (b) (6), (b) (7)(C) name is (b) (6), (b) (7)(C), (b) (6), (b) (7)(C) a wealthy retired attorney, and we were on a (b) (6), (b) (7)(C) together in Houston for hurricane Harvey. (b) (6), (b) (7)(C) is (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) is a retired owner of a construction company.

7/21/18, 2:48 PM

(b) (6), (b) (7)(C) got back home today. We have (b) (6), (b) (7)(C) at 9am on Monday but it's only 15 minutes long. I'll be in afterwards.

Ok

7/22/18, 12:51 PM

My state admin, (b) (6), (b) (7)(C) told me yesterday that (b) (6), (b) (7)(C) met with you at the office while I was in TX. I really wish you would've told me beforehand because I would've told you not to meet with (b) (6), (b) (7)(C) - (b) (6), (b) (7)(C) super aggressive and sometimes scares people. Please tell me if (b) (6), (b) (7)(C) bothers you.

7/22/18, 3:19 PM

(b) (6), (b) (7)(C) was fine. Working with challenging people is part of the business 😊

7/22/18 5:15 PM

I wanted to die when (b) (6), (b) (7)(C) told me (b) (6), (b) (7)(C) went to the office and talked to you for a couple of hours lol.

7/24/18, 10:27 AM

I'll be in after I have lunch with (b) (6), (b) (7)(C) leaving for ND afterwards. Don't want you to think I disappeared.

Ok

7/27/18, 11:34 AM

Do you know what the help desk's number is??

Thanks

7/27/18, 5:55 PM

(b) (6), (b) (7)(C) is teaching a (b) (6), (b) (7)(C) class in our conference room next Saturday.

Ok 👍

8/4/18, 11:42 AM

(b) (6), (b) (7)(C) not answering. Anyone else?

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) is on (b) (6) way

Ok 🙌

(b) (6), (b) (7)(C) is coming instead. This is horrible

8/14/18, 8:59 AM

Please remember there is a strategy meeting today at 10am and we need to complete your skill assessment 🙌

Ok thanks

8/14/18, 5:36 PM

Tonight was a call night. I believe that a web form needs to be submitted

Ok

8/15/18, 7:13 AM

Have you heard of the Warn Report? It's supposed to list all of the companies in each state that's going out of business or laying off employees in the next 60-90 days.

Yes

Wouldn't it make sense to get corporate directories of those companies?

Or find the employees of those companies on LinkedIn?

I think that it would work in addition to companies going through mergers since employees have the option for a rollover

It seems like it would make way more sense than calling corporate directories of companies that every other (b) (6) in Phoenix is prospecting. Money in motion.

I will have to go google where the warn notices are. I believe that you can use a google alert

AZ Job Connection - WARN Information  
azjobconnection.gov





It lists the company names, their address, and how many employees are affected.

Ok I will take a look at it. We need to complete your skill assessment today if possible. I am going cold walking this morning and should be back at 11:30am. (b) (6), (b) (7) has 25 prospects from last week

25 prospects from cold walking or cold calling??

Cold walking

1 per hour or 1 every 16 knocks

Residential or businesses?

Residential. I walked with (b) (6), (b) (7) 🙌

Where are you (b) (6), (b) (7) cold walking?? What area?

We started behind the office and moved to (b) (6), (b) (7)(C) (b) (6), (b) (7)(C). It was easy except for the heat and effective

That's crazy. How many appointments?

I believe a couple are scheduled. We someone apply for a mortgage on the spot in the first 30 min of walking

I used flyers for the preferred deposit rate. People offered water, brought us to the kitchen table

I've definitely not had that kind of luck so far but I've been doing businesses.

Am I able to do mortgages in (b) (6), (b) (7)(C)?

When I walked businesses it was basically dropping off packets and following up. I visited 10-15 businesses a day and had maybe 2+ conversations. It worked after dripping. I realized that I could also meet the business at home

(b) (6), (b) (7) called and said (b) (6) is on (b) (6) way to walk. (b) (6) said (b) (6) taped up (b) (6) feet so (b) (6) expects to go the distance 😂

You can do mortgages nationwide as far as I know

I'm going to reach out to realtors today.

I just talked to my friend who's a realtor in LA. (b) (6), (b) (7)(C) wants me to send (b) (6), (b) (7)(C) something for (b) (6), (b) (7)(C) to share on (b) (6), (b) (7)(C) Facebook page. Is that allowed or no?

You can only share your business card on FB. You cannot business as it is not retained

(b) (6), (b) (7)(C) can only share my business card on (b) (6), (b) (7)(C) Facebook page?

Yes

Ok, thanks

If you are getting 1 prospect per hour then that campaign is not working

8/16/18, 8:16 AM

I emailed my new lead list to your personal email. Can you print it out for me?

Ok

8/20/18, 3:50 PM

I passed my insurance test

That's great 🍷

8/21/18, 5:50 PM

(b) (6), (b) (7)(C) 5:47 PM  
(b) (6), (b) (7)(C)  
Thanks (b) (6), (b) (7)(C) but not a huge fan of Bank of America processing.....I do have a client that has a Merrill Lynch acct though that wants to use them for financing so if I can swing (b) (6), (b) (7)(C) over to you, I will.

Am I allowed to help (b) (6), (b) (7)(C) client if (b) (6), (b) (7)(C) already with ML??

Technically the referral would be booked under your (b) (6), (b) (7)(C) number

So I can get credit for the mtg loan without getting in trouble with the (b) (6), (b) (7)(C)

8/21/18, 8:23 PM

It's happened in the past. It's an opportunity that the (b) (6) did not find

8/22/18, 9:43 AM

Can (b) (6), (b) (7) & I share the Boeing directory? (b) (6) can cold call them but I want to see if reaching out to the employees on LinkedIn would work better than cold calling. I think that might be what (b) (6), (b) (7) is doing. I think (b) (6), (b) (7) buying the directories from (b) (6), (b) (7) and messaging the employees on LinkedIn instead of cold calling them. I'm having way better luck on LinkedIn than anything else I've done so far.

Thanks!

I don't think (b) (6), (b) (7) is cold calling as much as (b) (6) claims to be. I think (b) (6), (b) (7) finding resumes through monster or career builder and then connects with them on LinkedIn. After (b) (6), (b) (7) connects with them on LinkedIn, (b) (6), (b) (7) sends them a message and schedules appointments that way. I think (b) (6), (b) (7) only cold calls the people who don't have a LinkedIn account.

Interesting. What makes you think that?

Because it's a billion times easier. I wish I would've started using LinkedIn a long time ago instead of calling.

I'll know by the end of this week if that's what (b) (6), (b) (7) is doing.

Ok 🙌

It's the only thing that makes sense to me. There's no other way that (b) (6), (b) (7) getting in contact with so many people and getting appointments with them.

What percentage have LinkedIn profiles?

I'm not sure what the percentage is but there are a lot on career builder. Their LinkedIn account shows up on their profiles.

Makes sense

After I get back from my meeting with (b) (6), (b) (7)(C) and (b) (6), (b) (7) today, I'll start finding the Boeing employees on LinkedIn and connect with them. My goal is to

connect with and message 100-200 people a day on there.

Ok

8/22/18, 5:32 PM

I read the policy and there was a change this month. You get your first performance management warning at the end of LOS month 3

Oct 30th?

Oct 29th?

Not sure. I would review the policy

Ok

Do you think I should send a message along with my connection request or wait until they connect with me and then send a message??

I would test both. Usually people send me a request then a thank you message after

8/22/18, 8:10 PM

I'm not doing messages beforehand. I've had a few connect with me so far.

8/23/18, 6:10 PM

📄 (b) (6), (b) (7)(C) set 3 appointments off of the Raytheon list today

Seriously??

Yes I sat with 📄 (b) (6), (b) (7)(C)

I tried my LinkedIn approach and the only people who replied back told me no 😞

You sent the connection first?

Yes, I only messaged the ones who connected with me

Maybe the message should only be a thank you message



So message them with a thank you and then call them?

Don't ask for a meeting in my message?

No I think that's too aggressive

Ok

If you're still at work be careful driving home. There's a huge storm. I'm going to reach out to the people on the Boeing directory on LinkedIn in a little bit. I was going to message that I'm going to be at their campus next week.

(b) (6), (b) (7)(C)

I looked through my messages and did not see any good examples

I would send a message and thank them for the connection. Maybe find something in their profile to connect with them on their profile

(b) (6), (b) (7)(C)

I got a lot of messages like this and I ignore them

I'm just going to cold call from now on and not try anything else anymore. This just sucks.

Cold calling engineers maybe what works best

Are (b) (6), (b) (7)(C) appointments all webex?

We made them Webex for now and if they qualify then next meeting would be person

(b) (6), (b) (7)(C) is pretty entertaining on the phone to say the least 🤔

What was (b) (6), (b) (7)(C) doing or saying?

(b) (6) calls and tells them that (b) (6) heard they were the most important person at Raytheon

Also tells them that their colleague down the hall gave (b) (6), (b) (7)(C) their number 🤔

Lol nice

8/24/18, 3:41 PM

I just got off the phone with a (b) (6), (b) (7)(C) who is in Houston. Banks with BofA but has accounts with T Rowe Price & Fidelity. (b) (6) wants to talk about moving (b) (6) accounts over to ML but wants to talk to (b) (6), (b) (7)(C) that's local.

So do I reach out to (b) (6), (b) (7)(C) in Houston and if (b) (6) brings (b) (6) accounts over do a split with them??

Depending on the assets I would have to call (b) (6), (b) (7)(C) and find either (b) (6), (b) (7)(C)

I asked (b) (6), (b) (7)(C) if (b) (6) would give me a ballpark figure of how much money (b) (6) has with them but (b) (6) didn't want to tell me.

Maybe offer to do a Webex and an outlook then do a handoff. Hard for me to find a partner when we don't know anything

I did offer to do the WebEx. (b) (6), (b) (7)(C) said (b) (6) was interested in talking but wants to talk to someone locally in Houston. I'll reach out to one of the (b) (6), (b) (7)(C) I know out there from Advisor academy

Ok

I FINALLY got a WebEx meeting

Next Tues at 9:30am. (b) (6), (b) (7)(C) just got laid off, has old 401k, and also looking to buy a house.

8/24/18, 8:04 PM

(b) (6), (b) (7)(C) just started a new job. I'll keep asking around.

I will call the schools on Monday

8/25/18, 6:49 PM

I finally got the list of all the members in Phoenix

How many members?

1429

I'm pulling out the ones that are in the west valley and looking them up on LinkedIn to see what they do

Might be worth about 20 clients to start

There are only 90 that live in Scottsdale & Paradise Valley

Well still might be 20 clients

8/26/18, 4:11 PM

I let all of our leadership know that we can't have classes at our conference room anymore.

8/29/18, 8:19 PM

(b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) do it for \$100 a week under the table. I told (b) (6), (b) (7)(C) have to send me 500-700 leads by every Sunday night. (b) (6), (b) (7)(C) has nothing else to do after work or on the weekends.

Ok. I can Venmo him

Ok

9/7/18, 6:42 PM

Can you please not tell (b) (6), (b) (7)(C) about L3 Technologies? I don't want I'm to tell (b) (6), (b) (7)(C) about them.

(b) (6), (b) (7)(C), not I'm

I have not said anything

Ok thanks

9/8/18, 8:30 PM





Six Sigma and Lean Certification Online Courses from ExpertRating (Up to 90% Off). Four Options Available.

groupon.com

Interesting

9/9/18, 2:17 PM

If you're at work, can you upload my leads to be scrubbed??

Ok

9/9/18, 4:54 PM

(b) (6), (b) (7)(C) sent me a list of 350. (b) (6), (b) (7)(C) says (b) (6), (b) (7)(C) should be able to do about 50-100 every night.

9/10/18, 6:42 AM

Ok 👍 Remember that we have a meeting in Gilbert at 10am

9/12/18, 11:36 AM

Are you coming into the office this morning?

Yeah, at the dr getting a physical done

Ok. OMT is here

Ok

9/15/18, 5:31 PM

I got the docs from (b) (6), (b) (7)(C) Yay, my first client!!!



That's great 👍

9/17/18, 12:22 PM

Did (b) (6), (b) (7)(C) friend request you on Facebook?

No

(b) (6), (b) (7)(C) friend requested me lol

9/19/18, 7:07 AM

Long distance isn't working again and I have a



Webex that I'm supposed to be doing right now with someone in Florida

And (b) (6), (b) (7) is being (b) (6), (b) (7)(C)

Ok. The T1 line must be acting up again

This is the 4th prospect I've had to reschedule by email right before our WebEx because of technical difficulties 😞

I don't know. I have not seen this many problems at one time. We should be able to get it fixed today. The new office will be fully optic and hopefully more reliable

I put in for a ticket but (b) (6), (b) (7) said it could take up to 48 hrs to be fixed

Let (b) (6), (b) (7) know and they will escalate it

9/21/18, 2:52 PM

It's rough here.  
It's hard finding business right now.  
Everyone is busy with their families... everyone here is struggling so much that they make it mandatory to make all prospect/clients to talk to someone over the phone... regardless if they said to work with us or not.  
Sincerely, [Name]

So what (b) (6), (b) (7) saying isn't true???

9/21/18, 3:57 PM

Different markets have different rules. I have never heard of this

(b) (6), (b) (7) said (b) (6), (b) (7)(C) came up with it which, if it's true, worries me because (b) (6), (b) (7) copies what (b) (6), (b) (7)(C) does.

It's just an introduction. Not a worry

9/22/18, 11:21 AM

If you want I'm at the new office. You can swing by and check it out

9/22/18, 12:24 PM

How long are you going to be there?

A couple of hours

Ok, I'll stop by a little later.

9/22/18, 3:26 PM

Going home. I'll be back tomorrow

9/22/18, 4:59 PM

Ok. What time are you going in tomorrow?

Maybe around 12pm

Ok. Do you think a small fridge can fit under my desk or is the cubicle space too small?

Maybe a cube fridge. We have 2 fridges available. I would look at the space before making a decision

9/23/18, 1:23 PM

Are you at the office?

Not yet. I will probably be there around 6pm

Ok

Can you do me a huge favor? Will you make me a list of really hard questions about the CIO portfolios, the market, etc - things that prospects/clients ask? Don't give me the answers, I only want questions.

9/23/18, 3:57 PM

Ok

9/23/18, 7:58 PM

I'll be at the new office in 15 min

9/23/18, 10:47 PM

Sorry, I was busy. Is there a specific time I need to be in tomorrow? I was going to go hiking at 8am but I won't if I need to be in the office early.

OMT will be there in the morning

Ok, so I won't go hiking then.

9/25/18, 7:41 AM

(b) (6), (b) (7)(C) will be here in the meeting. (b) (6), (b) (7)(C) said you have a meeting with (b) (6), (b) (7)(C) on Friday

What meeting?

I don't see any meeting with (b) (6), (b) (7)(C) on my calendar

Is there a meeting today?

(b) (6), (b) (7)(C) mentioned the meeting on the call. You may want to review your email

I did check my calendar and I don't see a meeting on Friday with (b) (6), (b) (7)(C) I'll ask (b) (6), (b) (7)(C) when I get in today.

Do we have a meeting today? If so, it's not on my calendar either

I just now got the invitation for the meeting on Friday.

9/30/18, 5:23 PM

It's not letting me in the building. Is there something special I need to do??

You need 2 key cards

I have the building key card and our office key card. The front door of the building isn't opening.

It turns green for a second and beeps but the door isn't unlocking

Not sure. It worked yesterday for me

I just talked to (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) got mad at you on Friday...was it because of me???

No. Lack of checking accounts opened

10/3/18, 8:08 AM

Is the (b) (6), (b) (7)(C) the same person who did a presentation in the north Scottsdale office earlier this year and you were really impressed with it??

If so, I'll go. If not, then I'll stay in the office and cold call

10/5/18, 7:25 PM

How much do I owe you for Career Builder?

Not sure why?

Because I need to pay you back for the money you paid them.

I see. I'll think about it

Can't you just look at your credit card statement and see how much it was??

It was \$1,500

Ok, I'll pay you \$750 on Thurs or Fri

Ok I think about it. Slightly more worried about the balance going forward

You'll think about what?? Why are you worried about the balance going forward?? Am I already fired??

10/7/18, 4:07 PM

The office is open tomorrow, right?

Yes

10/9/18, 10:18 AM

(b) (6), (b) (7)(C) has to have emergency surgery on (b) (6) eyes. I may end up flying out there either today or tomorrow - we're waiting to get more info from the doctor.

Ok. Did (b) (6) get hurt?

10/9/18, 1:29 PM

I don't really have a lot of information. They sent (b) (6), (b) (7)(C) to a hospital in Fargo. (b) (6), (b) (7)(C) went to the doctor this morning and that's when they discovered it. Just trying not to freak out and waiting to hear back from one of the (b) (6), (b) (7) who is with (b) (6), (b) (7)

10/9/18, 2:53 PM

Ok. (b) (6), (b) (7)(C) happens but usually at an older age

It's called (b) (6), (b) (7)(C) which is about as common as marrying a bisexual drag queen. (b) (6), (b) (7) got the (b) (6), (b) (7)(C) curse. Anyway, (b) (6) said I need to come up there and stay with (b) (6), (b) (7) until



the weekend.

I'm going to come into the office to do my meeting with that (b) (6), (b) (7)(C) at 6 tonight.

Ok

10/9/18, 10:01 PM

How was the call with (b) (6), (b) (7)(C)

10/10/18, 8:33 AM



10/10/18, 9:38 AM

Are you able to get into my H drive? If so, can you email me my CT, FL, and CA leads so I can call while I'm waiting for (b) (6), (b) (7)(C)?

10/10/18, 12:05 PM

No I cannot see other folks H drive. You should remote in with your iPad

10/10/18, 3:26 PM

I'd love to remote in with my ipad but I forgot to bring it with me.

10/11/18, 12:10 PM

How did it go with (b) (6), (b) (7)(C) ??

10/18/18, 7:19 AM

(b) (6), (b) (7)(C) will be in the office today

Ok, thanks

SMS with (b) (6), (b) (7)(C)  
10/19/18, 10:17 AM

Are you going to be here?

iMessage with (b) (6), (b) (7)(C)  
10/22/18, 10:16 AM

(b) (6), (b) (7)(C) is looking for you

Ok

Can you be here in 15 minutes?

Yeah

10/24/18, 5:35 PM



Driving Through Detroit At Night - HOPE AND CRINGE  
youtu.be

10/26/18, 5:57 PM

So (b) (6), (b) (7)(C) is working with (b) (6), (b) (7)(C) all next week in the (b) (6), (b) (7)(C) office. (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) thinks they're going to make me, (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) work in (b) (6), (b) (7)(C) because we're apparently not learning anything at our office. Do you know anything about that? Have you heard anything??

Yes I am aware. I don't think that you or (b) (6), (b) (7)(C) will have to work in (b) (6), (b) (7)(C)

10/30/18, 9:10 PM

(b) (6), (b) (7)(C) will be here at 9am for the conduct meetings

Ok

10/31/18, 8:30 AM

(b) (6), (b) (7)(C) is here

Ok, I'll be there soon

10/31/18, 5:14 PM

Why is it that everyone in the (b) (6), (b) (7)(C) office is telling (b) (6), (b) (7)(C) doing an awesome job when (b) (6), (b) (7)(C) gets 2-3 appointments but everyone says I'm not working hard enough when I get the same number or more appointments than (b) (6), (b) (7)(C)

Well (b) (6), (b) (7)(C) has not started production yet

Ok and 2

Ok, and...?

I would be cheering my appointment setter too

11/1/18, 8:30 PM

I'm going to tell (b) (6), (b) (7) tomorrow that (b) (6), (b) (7)(C) canceled the meeting.

I see

11/2/18, 9:41 AM



11/2/18, 6:22 PM

I told (b) (6), (b) (7) about what (b) (6), (b) (7) said to me today and (b) (6), (b) (7) went & told (b) (6), (b) (7)(C) I'm never telling (b) (6), (b) (7) anything else ever again.

I see. I had a conversation with (b) (6), (b) (7)(C) today about the cold calling. I told (b) (6), (b) (7) that the firm is marking businesses as do not call in the system

What did (b) (6), (b) (7) say?

(b) (6), (b) (7) was aware that folks are calling cell phones

11/3/18, 2:58 PM

How far did you get in that audiobook?

Listening now. I think 3 hours in

Have you gotten anything out of it? Or is it stuff that you already know?

All of these books are written on similar principles. I think it is good to hear these things again and again from different perspectives. This is why a lot of (b) (6), (b) (7)(C) listen to Zig Ziglar tapes

I hope it's not too boring for you! I'm only about 2 hours in and I think it's super interesting.

11/6/18, 8:20 AM

The meeting with (b) (6), (b) (7)(C) is at 12:00 AZ time today. I don't know if I sent you a meeting invite or not.

11/6/18, 7:44 PM

What time should I come in tomorrow morning to email (b) (6), (b) (7)(C)

11/7/18, 7:39 AM

I am available at 10am

Ok

11/7/18, 3:24 PM

Can I come back to work?

Yes

11/8/18, 7:18 AM



That mass shooting last night was in Thousand Oaks which is where (b) (6), (b) (7)(C) lives

Oh I see

I was super worried because (b) (6), (b) (7)(C) goes to college there and it was some kind of college night last night at the bars. But (b) (6) just emailed us this morning to confirm that (b) (6) can meet with us tomorrow at 11.

11/8/18, 9:48 AM

Yes I got the email 🍌



11/9/18, 10:15 AM

(b) (6), (b) (7)(C) needs to reschedule for next week. Are you available on Wednesday at 12?

11/9/18, 11:38 AM

Yes

11/10/18, 5:13 PM

(b) (6), (b) (7)(C) rescheduled for Friday. (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) house sustained some smoke damage from the fire but it's okay.

Oh wow

11/13/18, 9:37 PM

So I just talked to (b) (6), (b) (7)(C) I was super pissed because it's awfully weird that we all of a sudden have to do these weekly pipeline meetings now that (b) (6), (b) (7)(C) over in the Scottsdale office - like they don't trust your ability to help me, (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) swears up & down that (b) (6), (b) (7)(C) only been saying good things about both you & (b) (6), (b) (7)(C) to everyone there. (b) (6), (b) (7)(C) promised me that from now on (b) (6), (b) (7)(C) going to start sending (b) (6), (b) (7)(C) prospects over to you for help instead of giving them to (b) (6), (b) (7)(C) - it's super fucked up that you paid for career builder and (b) (6), (b) (7)(C) getting the leads from it. Also, apparently (b) (6), (b) (7)(C) is going to go to (b) (6), (b) (7)(C) about (b) (6), (b) (7)(C) calling numbers on the DNC. Apparently (b) (6), (b) (7)(C) hates (b) (6), (b) (7)(C) more than I do.

I appreciate the support 🙌 I have found that if you hang in there and do the right thing it will all work out 🙌

I just hope you know that you really are an amazing (b) (6), (b) (7)(C) You've spent countless hours helping each of us and that's way more than most (b) (6), (b) (7)(C) are willing to do. I'm DNM because I wasn't calling enough people, (b) (6), (b) (7)(C) is going to be DNM because (b) (6), (b) (7)(C) wasn't even calling anyone at all before (b) (6), (b) (7)(C) went to Scottsdale office, and (b) (6), (b) (7)(C) is going to be DNM because (b) (6), (b) (7)(C) refuses to cold call. Those things are our fault, not yours. You've done more than enough to support us.

Well thank you 🙌 I want everyone to succeed since I think there is plenty of business to go around. I think you are one client away from a

breakthrough. I have a couple of ideas of what it could be but I have a good feeling about it 🙌

11/14/18, 8:42 AM

OMT is here

Already??

Yes

11/15/18, 6:54 PM

Can you call me when you get the chance

11/16/18, 9:58 AM

You need to complete your mandates today

11/16/18, 2:45 PM

I changed the password to (b) (6), (b) (7)(C)

11/16/18, 9:06 PM

I'm going to put my (b) (6), (b) (7)(C) in at the end of this month if I don't have an account opened by then. I'm obviously not very good at my job and I feel like by staying I would be taking an opportunity away from someone else who might do really well.

Hang in there. You're not taking an opportunity from someone else

(b) (6), (b) (7)(C) is on Wednesday and I only have one client - and you're the only reason why I have (b) (6), (b) (7)(C). You've given me all the tools needed to be successful and I'm still failing. It's super embarrassing and it doesn't make me feel very good. I don't think I'm the right person for this job.

You're learning 🙌

Ok. I just want you to have a heads up ahead of time so it doesn't come as a surprise.

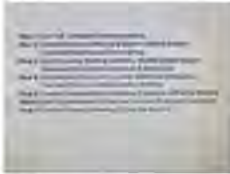
No worries 🙌

11/17/18, 12:46 PM

I'm sorry for my pity party texts last night - thank you for not indulging in it. I was just super stressed from stuff. I'm not going to quit at the end of the

month. I'm going to spend this weekend trying to learn more and do what I can to become a better (b) (6) so I can be successful & make it through the program.

11/17/18, 4:27 PM



Does this process look correct to you or am I missing a step?

Step 4 should probably include an email. Another idea is a text message through CellTrust app

I really like the text message idea A LOT. I don't know about sending another email for Step 4 because Step 3 already includes two separate emails (1. the WO report/meeting summary and 2. a WebEx link for the recommendation meeting). Do you think that would be too many emails?

Too many emails. Switch to Cell Trust for texting. Surprised (b) (6), (b) (7) hasn't figured that one out

Me too. I'll change step 4 to send confirmation text message day before meeting. Anything else you can think of?

No I think you have it covered

Ok, good. I'm almost done making my leads for Amgen. Where do I find out what other companies we do 401k plans for? Also, I'm listening to The Four Pillars of Investing on Audible. Super interesting so far.

Yes I have read it. We have to buy the leads. I would test with Amgen

11/17/18, 6:46 PM

I would also study our 10 value and growth stocks. This might be easier to start with than the portfolio

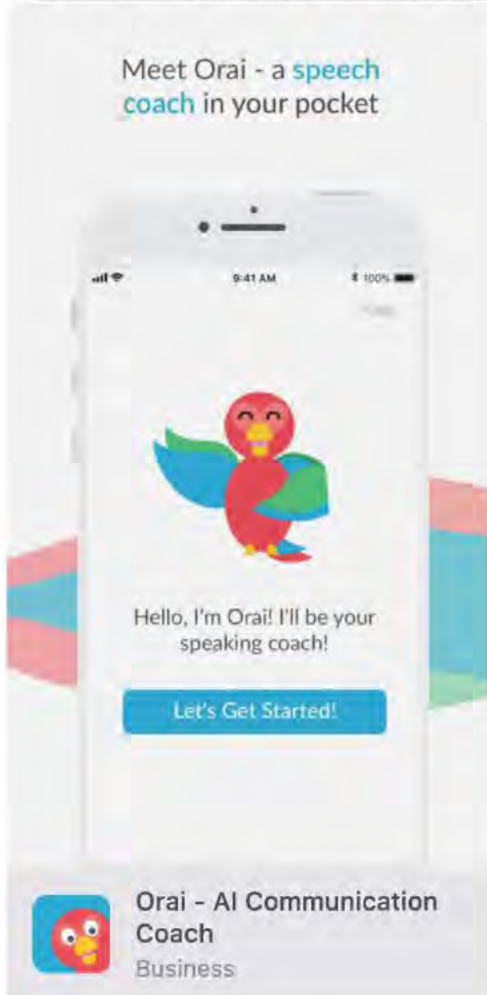
Also I will try to include you in on client meetings. More interaction would probably be helpful

That would be awesome, thanks. So this book is actually kind of amazing. Do you have any idea how super fascinating our industry is???

I can't believe I've been sitting at work this whole time thinking all of this stuff is kind of boring.

11/19/18, 6:30 PM

Hey! Check out Orai - an app to help you improve your speech content and delivery:



11/20/18, 9:47 AM

(b) (5), (b) (7)(C)  
(b) (5), (b) (7)(C)  
New Accountant / Schedule  
Star Seed Learning  
November 20, 2018 at 9:47 AM  
Good morning (b) (5)  
I will use the question today. I will not  
spending up that money. Tuesday  
Hill Country, TX  
I am a wonderful therapist!  
(b) (5),





11/22/18, 12:01 PM

Happy Thanksgiving (b) (6), (b) (7)(C) I'm super thankful for having you as (b) (6), (b) (7)(C). You have given me such amazing support and guidance throughout this year and it is very much appreciated - thank you!!!

11/22/18, 2:31 PM

Thank you 🙌 Happy Thanksgiving 🍂🍁🍷🍷

11/23/18, 3:08 PM

(b) (6) is starting (b) (6), (b) (7)(C) in both Thousand Oaks and Paradise, CA.....can I PLEASE go??? I haven't helped anyone do anything in MONTHS.

I doubt I could get it approved

Would I be able to go if I weren't DNM?

Most likely

Ok then I need to get out of DNM because I really want to go.

11/23/18, 5:19 PM

Omg the situation with (b) (6), (b) (7)(C) is SO sad!



(b) (6), (b) (7)(C)



11/24/18, 2:17 PM

Are you going to be in the office tomorrow? I want to make some slides for my discovery meetings and would like your help & input. If you're not going to be there then I'll just wait until Monday.

I talked to (b) (6), (b) (7)(C) said (b) (6), (b) (7) only closes 1 out of 8 accounts.

My guess is that (b) (6), (b) (7) does not know a lot about stocks

(b) (6), (b) (7) a (b) (6), (b) (7) ...wouldn't (b) (6) have to know about stocks in order to pass the test?

No

(b) (6), (b) (7)(C) said none of them are any good on the phone and that they're constantly losing clients but they're always bringing new ones in to make up for it.

Yes I know. They are not good on the investment side

I think they just don't give a shit. He said over 90% of their clients are in a CIO portfolio.

That's exactly right. They don't like to talk to clients either

Such a weird, shitty business model but it seems to be the only one that's working.

You can do it better

11/24/18, 6:02 PM

(b) (6), (b) (7)(C)

Another slide for the discovery meeting

11/25/18, 5:05 PM

What value stocks do you like the most? The stocks on that list you gave me last week are all growth stocks, right??

Call me when you get the chance

There is a value 10 stock list and a growth 10 list

Ok, so I need you to clarify something for me. If investors should be getting out of the stock market next year and the value of long & mid-term bonds are going down because of interest rates being hiked then we should be advising clients to be in safer, short-term debt instruments like Tbills? If so, doesn't that affect the amount of PCs I get??

Or do I just tell my prospects to ride it out because their time horizon is usually 10+ years??

I really am going to need you to just sit with me for

like 10-15 minutes tomorrow and explain this to me.

Ok

11/27/18, 2:36 PM

I just got off the phone with (b) (6), (b) (7)(C) I told (b) (6), (b) (7)(C) everything we talked about last night. We're supposed to meet back up next week. I'm going to email (b) (6), (b) (7)(C) the meeting summary, recommendation and account opening docs.

Ok that sounds promising

(b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) 401k has been losing value. I told (b) (6), (b) (7)(C) it's going to keep doing that if (b) (6), (b) (7)(C) doesn't make a change.

This is true. Hopefully learning the story will help you 🙌

(b) (6), (b) (7)(C) emailed me this morning asking about (b) (6), (b) (7)(C) lol

12/1/18, 5:53 PM

I just talked to (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) & (b) (6), (b) (7)(C) got into it yesterday and (b) (6), (b) (7)(C) thinks they're going to make (b) (6), (b) (7)(C) start working out of our office again. (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) been giving (b) (6), (b) (7)(C) meetings to (b) (6), (b) (7)(C)

The (b) (6), (b) (7)(C) returns 🙌

I would feel super awkward coming back if i were (b) (6), (b) (7)(C) putting (b) (6), (b) (7)(C) 2 weeks in on Dec 31st. They offered (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) payout and they give (b) (6), (b) (7)(C) the leads so no prospecting.

Sounds like a great deal but there is usually a catch

Remember when (b) (6), (b) (7)(C) said they were going to pay (b) (6), (b) (7)(C) \$300k+ or something like that lol

My roommate looked at Fidelity and there was something about the deal (b) (6), (b) (7)(C) didn't like

Just my friends at the banks who get leads but their grid is 40%

30%

(b) (6), (b) (7)(C) said something about recurring revenue being 15%

12/2/18, 11:47 AM

I'm making my leads list for the week. Do you remember the name of the company that (b) (6), (b) (7)(C) worked at that Merrill is the 401k admin for?

12/2/18, 3:24 PM

(b) (6), (b) (7)(C)



12/4/18, 7:46 PM



(b) (6), (b) (7)(C)

12/5/18, 11:04 AM

(b) (6), (b) (7)(C)



12/5/18, 7:07 PM

I didn't realize that I scheduled (b) (6), (b) (7)(C) and the other (b) (6), (b) (7)(C) who has a ton of money sitting in cash at the same time tomorrow

12/10/18, 8:36 PM



Can I PLEASE go to FL with (b) (6), (b) (7)(C) from Jan 3-8???

You ask (b) (6), (b) (7)(C) when you see (b) (6), (b) (7)(C) 🤔

This is so sad 😭

I NEEEEEEED to go

Well you know what you need to do 🏠



I'm literally going to die if i can't go.

12/11/18, 6:35 PM

How do I do a mortgage referral to (b) (6), (b) (7)(C)

12/13/18, 8:28 AM

I had to take (b) (6), (b) (7)(C) to urgent care because (b) (6), (b) (7)(C) temp got up to 102

12/14/18, 6:06 PM

So I'm going to send (b) (6), (b) (7)(C) an email rather than wait until Monday to talk to (b) (6), (b) (7)(C) in person. I don't want any drama but I do need (b) (6), (b) (7)(C) to know that what (b) (6), (b) (7)(C) did to me was very unappreciated and super fucking disrespectful. Just thought I'd tell you beforehand.

I would not send an email as they are reviewed internally

Then what's (b) (6), (b) (7)(C) phone number so I can call (b) (6), (b) (7)(C) I don't want to sit & think about this all weekend until Monday.

Can you please give me (b) (6), (b) (7)(C) phone number?

I would have to ask for permission. Since this happened last week with a different (b) (6), (b) (7)(C) - I will probably send an email reminding people to wear jackets to business meetings

(b) (6), (b) (7)(C) that's not the point!! I'm so confused why (b) (6), (b) (7)(C) would go to you instead of coming to me - I would never do that to (b) (6), (b) (7)(C) It wasn't a very nice thing to do. It feels super gossipy and mean-spirited.

(b) (6), (b) (7)(C) now on the same list as (b) (6), (b) (7)(C)

12/14/18, 11:28 PM

I'm not going to say anything to (b) (6), (b) (7)(C) The whole thing is really stupid plus (b) (6), (b) (7)(C) was right anyway - I should've dressed more professionally and I shouldn't have taken it as an attack against me. Thank you for not giving me (b) (6), (b) (7)(C) phone number. Next time someone says something bad about me can you please not tell me about it because I take stuff like that super personally. Thanks.

SMS with (b) (6), (b) (7)(C)  
12/15/18, 12:43 AM

If (b) (6), (b) (7)(C) didn't care then (b) (6), (b) (7)(C) would have not said anything. (b) (6), (b) (7)(C) would never do anything to hurt you

iMessage with (b) (6), (b) (7)(C)  
12/15/18, 1:34 PM

The only person I trust wholeheartedly in that office is you. If you tell me (b) (6), (b) (7)(C) didn't have bad intentions then I believe it. I'm over it.

Thanks 🙏 Good to hear

12/16/18, 10:10 PM

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

I don't know what to do.

I continue to communicate and see what happens. The S&P 500 dropped below 2,600. This market does not look good

I talked to (b) (6), (b) (7)(C) on Friday. (b) (6), (b) (7)(C) said they never do recommendation meetings over WebEx. They always do them in person, face to face. I think that's the problem. So I'm going to schedule all of my proposal meetings within a 2-3 day window in January in LA.

Makes sense

12/18/18, 8:48 PM

I'm going to call one of the (b) (6), (b) (7)(C) in the LA office tomorrow and ask them if they would help me with my prospects there. That way you don't have to go out there with me.

12/18/18, 10:09 PM

I don't think that's going to work. You cannot afford to split anything at this point

I would also be prepared for the possibility of your (b) (6), (b) (7)(C) showing up on your doorstep on Christmas.

Then the police will be called to escort (b) (6), (b) (7)(C) away

from my apartment.

I'm going to have the biggest birthday party ever for (b) (6), (b) (7)(C) when (b) (6), (b) (7)(C) turns (b) (6), (b) (7)(C).

When you talked about the police again I was surprised. I wonder if there is an alternative plan for (b) (6), (b) (7)(C) reaching out to the police other than to scare you

Like what??

To build a case

That (b) (6), (b) (7)(C) has (b) (6), (b) (7)(C) on me so many times it's ridiculous.

Well maybe just a scare tactic then

The attorney basically told me not to hire (b) (6), (b) (7)(C) because (b) (6), (b) (7)(C) will keep making my bill go up and up to the point that I would be in so much debt because (b) (6), (b) (7)(C) a (b) (6), (b) (7)(C) said almost always refuses to work on cases where one of the parties has been diagnosed with (b) (6), (b) (7)(C) told me there's nothing I can do to make (b) (6), (b) (7)(C) leave me alone except wait until (b) (6), (b) (7)(C) turns (b) (6), (b) (7)(C).

Is this a good attorney or do you need to double check their advice?

I looked at (b) (6), (b) (7)(C) reviews and they were all really good. I know (b) (6), (b) (7)(C) about (b) (6), (b) (7)(C) purposely making the bill go up because (b) (6), (b) (7)(C) did that to (b) (6), (b) (7)(C) #1. Plus (b) (6), (b) (7)(C) told me that (b) (6), (b) (7)(C) going to make sure (b) (6), (b) (7)(C) takes me to court for every little thing. I also know (b) (6), (b) (7)(C) right that there's absolutely no winning or compromising with (b) (6), (b) (7)(C) because of my own experience with (b) (6), (b) (7)(C). I'm just going to have to figure out how to deal with (b) (6), (b) (7)(C) trying to destroy my life for the next (b) (6), (b) (7)(C) years.

I see. Well I wanted to double check. Sounds like you have the right strategy 🙌

Thanks

12/20/18, 1:01 PM

12/20/18, 2:03 PM

I'm cold calling now. Should I take that stuff now?

12/20/18, 5:09 PM

I have to go pick up some shirts for (b) (6), (b) (7)(C) I'll be back in 30 minutes.

Ok. I had to leave to run errands

Ok, thank you for helping calm me down today.

12/20/18, 8:18 PM

No worries 🙌 I think that everything will be ok

I think so too. (b) (6), (b) (7)(C) old enough that if (b) (6), (b) (7)(C) didn't want to go with (b) (6), (b) (7)(C) could've called me.

12/21/18, 5:47 PM

I'll Venmo you \$500 today and I'll ask my friend to loan me the other \$500 over the weekend.

I paid you \$500 on Venmo just now

12/21/18, 9:39 PM

Ok 🙌

12/23/18, 7:14 PM

I Venmo'd you \$500 just now

Ok 🙌

12/26/18, 1:27 PM

Can you let me know when you're not busy so we can get careerbuilder paid?

12/27/18, 6:30 PM

🔊 Audio\_12\_27\_2018\_18\_00\_35

12/29/18, 4:55 PM

Can I PLEASE do some (b) (6), (b) (7)(C) training classes in our conference room? I haven't done anything with (b) (6), (b) (7)(C) in forever and I miss my (b) (6), (b) (7)(C) people so much! I used to be the best (b) (6), (b) (7)(C) ever and now I'm the absolute worst.

1/4/19, 4:53 PM



Hey (b) (6), (b) (7)(C) I really need you to stop telling me all of the gossip that's being said about me from everyone in the office. It's making me really hate being at work and I now trust zero people in that office. The situation with (b) (6), (b) (7)(C) is my breaking point. I never should have divulged my personal information to (b) (6), (b) (7)(C) but I never expected (b) (6), (b) (7)(C) (or anyone else in the office) to use it against me in such a deeply hurtful way. I'm (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) in a very complicated situation and the last thing I need is to be judged by my coworkers for decisions that I make with (b) (6), (b) (7)(C) I realize now that none of you are my friends and moving forward I will keep my private life out of my professional life.

Ok I understand 👍

1/7/19, 9:12 PM

(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)

Looks promising 📈

(b) (6), (b) (7)(C) an Air Force veteran and used to be stationed at (b) (6), (b) (7)(C) AFB

I hope (b) (6), (b) (7)(C) doesn't ghost me again on Friday 🙄

1/8/19, 5:46 PM

Do you want me to close your office door before I go home?

Yes. Thank you

1/8/19, 7:15 PM

I have no clue how this happened but I just called that (b) (6), (b) (7)(C) guy who cussed you out. I removed all the #'s that you had talked to off that one list before I put the no answers on this list. We really need to make sure this (b) (6), (b) (7)(C) isn't called by ANYONE from Merrill ever again.

(b) (6), (b) (7)(C) also apologized for being so rude to you.

1/8/19, 8:45 PM

That's funny 😄

1/9/19, 7:59 AM

(b) (6), (b) (7)(C)  
(b) (6)  
(b) (7)(C)  
(b) (6)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)

I might make a trip to Dallas since (b) (6), (b) (7)(C) been working there and (b) (6), (b) (7)(C) & (b) (6), (b) (7)(C) live there.

If you can at least 2 on the calendar

I have 3 discovery meetings this week in Chandler

And I'll see how much it is to go to Dallas and see if I can schedule (b) (6), (b) (7)(C) & (b) (6), (b) (7)(C) on the same day if I go there

And (b) (6), (b) (7)(C) too if (b) (6), (b) (7)(C) in Dallas. I think (b) (6), (b) (7)(C) works there but goes home to LA on the weekends.

If you can get it to 1-2 days that would work

1/11/19, 10:43 AM

I'm here. I'm super nervous. I really hate this 😞

Have a positive attitude 🙌

1/11/19, 6:41 PM

By the way, I think (b) (6), (b) (7)(C) is super awesome and I'm incredibly grateful that (b) (6), (b) (7)(C) willing to help me. (b) (6), (b) (7)(C) was great today on the phone and I'm so glad (b) (6), (b) (7)(C) was there. I'm just absolutely beyond frustrated that I'm not allowed to do anything by myself and I'm now just an appointment setter. I don't want there to be any misunderstanding of what I was saying today because I think (b) (6), (b) (7)(C) awesome.

I understand 🙌

1/12/19, 8:56 AM

What's the code to the (b) (6), (b) (7)(C) bathroom?

Sorry to bug you but do the bathrooms not work on the weekends? I can't get into the (b) (6), (b) (7)(C) bathroom.

925#

Try upstairs

I tried upstairs too. The (b) (6), (b) (7) code isn't working either.

I don't know

Have you ever used the bathroom here on the weekends before?

Yes

1/12/19, 1:39 PM



1/12/19, 6:41 PM

Did the (b) (6), (b) (7) at Edward Jones say if (b) (6) can prospect within the whole city or does (b) (6) have a certain territory (b) (6) has to stay in?

And did (b) (6) say how long their training is??

(b) (6) can prospect anywhere. My guess is one year since (b) (6) said that was the turnover

Can you ask (b) (6), (b) (7) about the prospecting part - if they have territories? And can you also ask him if the (b) (6), (b) (7) get to pick their location or if it's picked for them?

I think you would have to start cold walking. Location is where available

Didn't (b) (6) say (b) (6) cold called?

(b) (6) did but I think they have you walk in the beginning. That is their model

I'm going to apply to it

I need a just-in-case plan. I don't want to leave

Merrill but I might not have a choice so I need to start putting plan B together.

You might want to consider their call center in Tempe

The last (b) (6), (b) (7) we had went there

That would be a NO

You make a lot more money

No

I actually really like this job a lot so if I can do the same exact thing but somewhere with a lower account minimum then maybe things will turn out better.

I would have to compare Edward Jones with Ameriprise

There's an Ameriprise right over here by me. I'll apply to them too.

Even though I'm applying to other companies, I promise you that my loyalty still lies with Merrill Lynch and I will continue to try to meet my hurdles. Even though it's going to be super challenging, I really do believe I can turn things around with (b) (6), (b) (7)(C) help. But it's coming down to the wire and I need to make sure I've got a backup plan in place. (b) (6), (b) (7)(C) already has (b) (6), (b) (7)(C) (b) (6), (b) (7)(C) doesn't need (b) (6), (b) (7)(C). Anyway, have a good rest of the weekend. I'll see you on Monday.

1/13/19, 7:08 PM

I've listened to an Audible book you might enjoy. It's totally free, if it's your first time accepting a book from a friend.





Audible, try it free - 30 day audiobooks free trial from Audible | Audible.com

a.co

Thanks, I already have Audible though.

Oops, I didn't realize you were recommending a book. Did you listen to this book already??

1/15/19, 8:35 PM

(b) (6), (b) (7)(C)  
(b) (6)  
(b) (6)  
(b) (6), (b) (7)(C)  
(b) (6), (b) (7)(C)

That's the one (b) (6), (b) (7) did with me 🙄

One out of 50

This is awful

You need 30 to 50 calls with (b) (6), (b) (7) for 1 client

1/16/19, 12:33 PM

The new movers website is [infofree.com](http://infofree.com) right??? If so, it's now blocked.

Yes I saw that

1/16/19, 5:53 PM

Can you come back over here when you have a minute? Thanks



(b) (6), (b) (7) can't go. (b) (6), (b) (7) said they all have half a day tomorrow because of some party.

1/17/19, 5:39 PM





Most popular ZIP codes in Phoenix, according to Opendoor - Phoenix Business Journal  
bizjournals.com

These are the most popular homebuying zip codes according to Open Door

1/18/19, 4:08 PM

Macaroni Grill has a private room that seats up to 50 people. It's free to reserve.

1/18/19, 7:31 PM

I'll try to put together the open house. If it turns out super shitty I'm blaming it on you & (b) (6), (b) (7)(C)

1/19/19, 10:43 AM

I asked (b) (6), (b) (7)(C) what (b) (6), (b) (7)(C) law firm did when they had their office open house. (b) (6), (b) (7)(C) said all they did was have an open bar with beer & wine, a catering company with servers bringing around appetizers, and someone playing a harp. (b) (6), (b) (7)(C) said everyone was socializing with each other the whole time so there really was no need to have anything more than that.

Yes that's correct. (b) (6), (b) (7)(C) had a contact for entertainment

(b) (6), (b) (7)(C) used to work for Pour Masters. (b) (6), (b) (7)(C) said the best day and time to do it is on a Wednesday from 6-8pm. So I'm thinking Feb 20th or 27th - what do you think?

What's the budget? And how many people do you think will show up? I'll get a quote from both Pour Masters and Hey Bartender. Pour Masters also has a sister company called Simply Servers. They'll serve appetizers but I don't think they make the food. I'll get a quote from them along with a few catering companies too.

1/19/19, 2:23 PM

Have you ever heard of Grant Cardone before? I just bought two of his books on Audible and I'm going to listen to them this weekend. I just watched an hour long talk he did on YouTube and it was absolutely amazing!



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a.co



Inspirational Sales Video Must Watch by Grant Cardone



youtube

Yes I know him. I watched his YouTube videos for a while now

The 10x rule was one of the first audiobooks I bought

I'm listening to it right now

1/21/19, 9:25 PM

I have a ticket for a skybox thing at the 16th hole at the Phoenix Open next Tuesday. Can I please go??

Ok

THANK YOU!!

1/22/19, 9:22 PM

I think that I will call (b) (6), (b) (7)(C) and talk to (b) (6), (b) (7)(C) about the resumes

You can just call (b) (6), (b) (7)(C) like that??

Yes I think (b) (6), (b) (7)(C) will talk to me

When was the last time you talked to (b) (6), (b) (7)(C)

Maybe 8 years ago. I will put together a careful email of questions and then call

I looked (b) (6), (b) (7)(C) up on YouTube

(b) (6), (b) (7)(C)

Is this (b) (6), (b) (7)(C) channel? It only has 97 subscribers...

(b) (6), (b) (7)(C) caters to a small audience

1/23/19, 11:21 AM

I have an eye infection or something in my right eye. I'm going to the eye doctor.

Ok



1/23/19, 1:46 PM

Do you know how the call went?

No

1/23/19, 3:30 PM

Ok I'm heading to the office now

1/23/19, 8:00 PM

Did you know you can exchange your audible books?? I exchanged 3 of them just now and they gave me 2 credits plus a \$15 refund.

1/24/19, 6:48 AM

(b) (6), (b) (7)(C)

1/30/19, 4:36 PM

What is (b) (6), (b) (7)(C) office number?

1/31/19, 9:23 AM

Your meeting is at 9:30am. (b) (6), (b) (7)(C) will be calling in

Ok

I can't find you

Sorry it's tomorrow

What time?

9:30am

2/4/19, 4:03 PM

I need to talk to you about that call

2/5/19, 6:30 PM

(b) (6), (b) (7)(C)

Should I apply to it lol

Bring your cell phone 📱

2/6/19, 1:31 PM

I'm going to go home & call until you're ready to go

I'm going to go home & call until you're ready to go out to pebble creek

2/7/19, 7:45 AM

I'm on the pipeline meeting. (b) (6), (b) (7) isn't on it. (b) (6), (b) (7) barely touched on the DNC stuff. Everyone is still cold calling.

No one seems worried about it at all.

They don't know what you know

Yeah, it's business as usual. (b) (6), (b) (7)(C) & (b) (6), (b) (7)(C) definitely bought a login for monster or career builder.

Maybe they will stop auditing at some point

2/7/19, 3:54 PM

Are we going to Pebblecreek today??

Ok

Ok, let me make one more phone call

2/7/19, 7:28 PM

Can you find out if I can change my voicemail

Yes anything on your business card you can use

2/7/19, 9:06 PM

(b) (6), (b) (7) just called me. (b) (6), (b) (7) got a letter from a law firm on behalf of ML. It says (b) (6), (b) (7) needs to return the things that (b) (6), (b) (7) had sent to (b) (6), (b) (7) private email from (b) (6), (b) (7) ML email.

Well now I why the registration didn't move

(b) (6), (b) (7) wants me to ask you how (b) (6), (b) (7) supposed to return it.

Does the letter have an email address?

Yes

And a phone number

I would email it to the attorney and tell them it was

deleted from the hard drive

Email the attorney all the files (b) (6) had sent to (b) (6), (b) (7)(C)?

Yes



I found it!! The chickens & rabbits are in a different video.

Wrong person...sorry

2/8/19, 7:55 PM

What time are we going tomorrow?

I think 10:30 and get there around 11am

Ok

Are you going to be at the office at 10:30?

Yes

2/9/19, 10:23 AM

I'll be there in 20 minutes

I'm outside

Ok I have to use the restroom

2/11/19, 9:49 AM

Are we going back to Pebblecreek today?

2/11/19, 4:34 PM

Ok

Ok what?

I meant I was OK to walk

You want to go right now?

It's up to you. I am at the office

Ok, I'll be there in a min

I'm here

Outside

2/12/19, 9:01 AM

(b) (6), (b) (7)(C) is here

Ok

2/13/19, 10:38 AM

Are we going to Pebblecreek?

2/13/19, 3:34 PM

Are we going??

I guess so

I'm outside

2/15/19, 4:52 PM

I have an idea for Pebble Creek. I'll call you later to see what you think.

Ok

2/18/19, 1:00 PM

Do you think I should cold call today??

I think that it would be ok. Most people work

Ok

2/22/19, 6:18 PM

(b) (6), (b) (7)(C) showed up at my apartment. I think (b) (6) moved back here 😊

I'm worried (b) (6), (b) (7)(C) going to come to the office

We will handle it

2/23/19, 10:23 PM

Hey can you please not tell anyone at work about the situation with (b) (6), (b) (7)(C)?

2/24/19, 10:23 AM



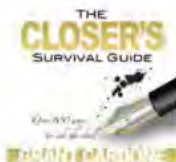
Ok

2/27/19, 5:29 PM

Pebble Creek called and said I had reserved a room at their clubhouse for the 27th. Do you want to try to do a new movers seminar again on that day?

3/1/19, 5:26 PM

Sorry I was in a garage



3/6/19, 8:56 PM

I'm kind of feeling guilty about taking (b) (6), (b) (7)(C) prospect. Should I have (b) (6), (b) (7) do the WebEx with me instead of (b) (6), (b) (7)??

Well you could always let (b) (6), (b) (7) know that you accidentally bumped into (b) (6), (b) (7) prospect. This may let you see (b) (6), (b) (7) process

But this would probably look suspect

The guy never said anything about talking to anyone from ML before.

I don't know if (b) (6), (b) (7)(C) talked to (b) (6), (b) (7)(C), or someone else from their team. So it'd look super weird if I told (b) (6), (b) (7) that I called (b) (6), (b) (7) prospect on accident if it weren't (b) (6), (b) (7) who originally called (b) (6), (b) (7)

3/12/19, 9:13 PM

Do you think other firms care about the do not call

Do you think other firms care about the do not call registry?

Most likely not

3/15/19, 10:11 AM

(b) (6), (b) (7)(C)

3/15/19, 9:42 PM

(b) (6), (b) (7) banks with BofA. (b) (6) wants to know if (b) (6) would have ATM fees if (b) (6) transferred (b) (6) accounts to ML. (b) (6) doesn't want any ATM fees.

I don't think there would be

Ok. (b) (6), (b) (7)(C) dinner last night and we just had drinks tonight. I told (b) (6), (b) (7)(C) I wasn't sure about the ATL fees but that I'll get (b) (6), (b) (7)(C) the sheet with the reward that BofA customers get with us.

ATM fees, not ATL

My ATM fees have always been rebated up to \$100 per year

Ok, I'll get (b) (5), (D) the sheet on Monday and try to get (b) (5), (D) to come back in the office this week.



I can't tell if it's (b) (6), current (b) (6), (b) (7)(C) unhappy with or if things aren't going well with (b) (6), (b) (7)(C). (b) (6), asked me to go have drinks with (b) (6), (b) (7)(C) at (b) (6), house tonight with just (b) (6), (b) (7)(C) but I said no. I thought that was super weird.

3/20/19, 6:44 PM

(b) (5), (b) (7) rsvp'd for net jets. AND, I did come into work last night to finish up stuff - ask (b) (5), (b) (7)(C) I had to call (b) (5), (b) (7)(C)

Ok 

Do you need any help putting together Net Lets?

Do you need any help putting together the sets?  
You were super stressed out last year because you put it together by yourself.

3/20/19, 8:25 PM

Should be easier this year. Going to use clip name tags instead

That will make a huge difference. The lanyards were a nightmare handing out. Let me know if you need any help on it.

3/21/19, 6:07 PM

How do I send a mortgage referral?

3/24/19, 8:27 PM

Did you talk to (b) (6), (b) (7)?

About?

3/26/19, 6:42 PM

Did you get an email from (b) (6), (b) (7)(C)? (b) (6), said (b) (6), tried emailing (b) (6), statements to my email address but it switched to your email address instead.

No

Ok, do you know why my email address would switch to yours?

No

3/27/19, 9:45 PM

How do I transfer careerbuilder to your name?

4/17/19, 9:24 AM

Our strategy meeting is at 10am and (b) (6), (b) (7)(C) would like to talk to you today

Ok

Am I being let go today?

No I don't think so

Ok

I have my 2nd interview with another firm at 11. It's

over the phone but I need to be on the call.

Ok

4/17/19, 3:16 PM

Are you coming back to the office?

I'm here

4/21/19, 4:08 PM

Do my prospects belong to me or Merrill Lynch?

If my prospects belong to Merrill then I have a (b) (6), (b) (7)(C) prospect coming into the office tomorrow with (b) (6), (b) (7)(C) and they are ready to open an account and I will give you the household. (b) (6), (b) (7) never responded back to me when I told (b) (6), (b) (7) if they belong to me then I would like to bring them with me so I can have something to start with. I don't want to do anything that will get me in legal trouble.

I think that I would delay the household

So I cancel the meeting tomorrow?

Is this (b) (6), (b) (7)?

Who's (b) (6), (b) (7)?

Sorry I meant (b) (6), (b) (7)?

No

(b) (6), (b) (7)(C) was (b) (6), (b) (7)(C) and (b) (6), (b) (7) went with Schwab instead

I would delay the household

Ok

Unless you think (b) (6), (b) (7) will go come through

(b) (6), (b) (7) got sent to Nebraska with (b) (6), (b) (7) and won't be back until the 29th. Can (b) (6), (b) (7) sign paperwork from there?

I think our deadline is April 30th

Let me talk to (b) (6), (b) (7) & explain the situation to (b) (6), (b) (7)



Let me talk to (b) (6), (b) (7)(C) & explain the situation to (b) (6), (b) (7)(C). I stopped trying to bring in business as soon as I found out (b) (6), (b) (7)(C) went to Schwab.

I don't know what to say to (b) (6), (b) (7)(C) without sounding super desperate. What would you say to (b) (6), (b) (7)(C)?

Not sure

I'm not going to reach out to (b) (6), (b) (7)(C). I love Merrill but I think it would be better for me to start over at a new firm. That way I can apply everything that I learned at ML so that I'm successful from day 1 rather than constantly playing catch-up with my hurdles.

I agree

4/25/19, 3:57 PM

(b) (6), (b) (7)(C) is here and asked that I give you a call. (b) (6), (b) (7)(C) reminded me that tonight we have a call night

Ok, I'll be there. I have a WebEx meeting at 5

4/26/19, 1:21 PM

(b) (6), (b) (7)(C) asked if you are going to be in the office today?

Yes

4/26/19, 8:37 PM

Do my files in the desk belong to me or Merrill? I need to know what I'm allowed to take.

4/26/19, 10:47 PM

I will have to ask

6/4/19, 12:32 PM

Hi (b) (6), (b) (7)(C) I got an email from Career Builder saying the account is going to collections. Would you be able to pay it off so the account can get closed & we don't have to worry about it anymore?

I paid it

Delivered

Ok thanks

SMS with (b) (6), (b) (7)(C)

5/6/15, 4:07 PM

Hi (b) (6), (b) (7)(C) this (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) asked that you call (b) (6), (b) (7)(C) cell is (b) (6), (b) (7)(C). This is regarding (b) (6), (b) (7)(C) conservatorship account. I am not sure if you talked to (b) (6), (b) (7)(C) today but I can bring up to date if needed. Thanks (b) (6), (b) (7)(C)

Read

1/22/19, 12:51 PM

Thanks for your message - I was with a client. Good luck with your meeting tomorrow with (b) (6), (b) (7)(C) I know that you are well prepared and will do great 🙌

Thx (b) (6), (b) (7)(C)

3/1/19, 5:39 PM

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) - I saw this group txt just now. I don't think they realize that I saw it

(b) (6), (b) (7)(C) I have called out (b) (6), (b) (7)(C) before who I thought were leaving. May make sense for me to get some guidance Monday morning before we approach them.

Ok. They have not texted again. I think there is a good chance that (b) (6), (b) (7)(C) will realize the mistake and call me. I am thinking about what could change (b) (6), (b) (7)(C) mind

There is no way (b) (6), (b) (7)(C) can give you a rational reason for why Wells. We know they are writing the biggest check.

The clients do not trust Wells. I do not think (b) (6), (b) (7)(C) would do well with a move - I have told this (b) (6), (b) (7)(C) several times over the years

I would agree on both counts

I think putting all my fire on (b) (6), (b) (7)(C) is the best approach. If (b) (6), (b) (7)(C) gets scared (b) (6), (b) (7)(C) get (b) (6), (b) (7)(C) to hold

off

Let's approach it thoughtfully. I'll get some guidance

3/2/19, 12:06 PM

I talked to (b) (6), (b) (7)(C) for an hour this morning. (b) (6), (b) (7)(C) called to tell me that (b) (6), (b) (7)(C) left for Wells. (b) (6), (b) (7)(C) said that Wells has talked to (b) (6), (b) (7)(C) but that they will not give (b) (6), (b) (7)(C) a favorable deal with two retirees. I think that (b) (6), (b) (7)(C) showed (b) (6), (b) (7)(C) a hypothetical. (b) (6), (b) (7)(C) had surgery on (b) (6), (b) (7)(C) eye lid this week so (b) (6), (b) (7)(C) can see better. (b) (6), (b) (7)(C) is probably on pain medication so that might explain the strange text. I am not sure what the cost is to audit the machines but that may be a good idea to double check

We will definitely audit. It doesn't explain (b) (6), (b) (7)(C) response to (b) (6), (b) (7)(C) text, which certainly looks like (b) (6), (b) (7)(C) was indicating they're way up the road with Wells. Doesn't explain (b) (6), (b) (7)(C) thanking (b) (6), (b) (7)(C) for getting their deal done. So I don't believe (b) (6), (b) (7)(C) at all. How (b) (6), (b) (7)(C) could justify going to Wells except for a big check is beyond me

Thanks for letting me know. Was (b) (6), (b) (7)(C) trying to make the case that (b) (6), (b) (7)(C) talked to Wells because (b) (6), (b) (7)(C) unhappy at Merrill? How on earth does (b) (6), (b) (7)(C) think Wells is better?

3/2/19, 2:36 PM

I don't think (b) (6), (b) (7)(C) is necessarily unhappy with Merrill. I think (b) (6), (b) (7)(C) wants to buy another building at some point. (b) (6), (b) (7)(C) asked if we could look at hiring (b) (6), (b) (7)(C) after (b) (6), (b) (7)(C) graduates Thunderbird this fall. (b) (6), (b) (7)(C) also asked about a (b) (6), (b) (7)(C) event. I told (b) (6), (b) (7)(C) that I would follow up with you on these items. I will stick to (b) (6), (b) (7)(C) and (b) (6), (b) (7)(C) like glue which is what I did last year before the office moved

3/5/19, 11:04 AM

Was there more of the text that you saw, or just what you sent me?

No the screenshot was what I saw and no one sent texted after (b) (6), (b) (7)(C) It is an old text group text that has not been used for a few months

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C)

3/5/19, 12:21 PM

And you're certain it's (b) (6), (b) (7)(C) and you

(b) (6), (b) (7)(C)

Yes

3/6/19, 7:33 PM

(b) (6), (b) (7)(C) talked to me for about 20 minutes tonight and (b) (6), (b) (7)(C) asked me several questions about buying new Surface tablets over the weekend. This is the prep work needed for a move. My guess is that they will tell you that they have talked to Wells and they are on the fence about staying. I did think about them seeing the meeting event and taking stuff out to the car. However they may have already done this if they have realized their mistake on Friday

As far as I'm concerned at this point they are in the process of moving to Wells. That is a conflict. If (b) (6), (b) (7)(C) divulged more to you, you need to let me know. It's your obligation in your role. The meeting will be tomorrow at 1:30. (b) (6), (b) (7)(C) will send the meeting planner in the morning.

I have shared everything that (b) (6), (b) (7)(C) has said business related. I did not ask questions tonight. I felt it was best to keep the conversation lite

Good call. I don't know what they'd be taking to the car?

Tablets, folders, etc

I wouldn't come into the office until the meeting. That way you're not dealing with questions etc

Yes this is my plan

Ok



6/11/19, 1:49 PM

Great job on the call 🍌

Thanks

6/18/19, 7:41 PM

I connected with the investigator and (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) follow up with me after the interviews with you and (b) (6), (b) (7)(C) don't know anything more at this point. (b) (6), (b) (7)(C) said if you need (b) (6), (b) (7)(C) when I'm not available you can call (b) (6), (b) (7)(C) cell (b) (6), (b) (7)(C) (or of course call (b) (6), (b) (7)(C) As I mentioned I land at 4:30 your time.

Ok. Thank you for your help. Still not sure what it could it be. I will stay in touch tomorrow and share what I am allowed to

Ok, I don't think (b) (6), (b) (7)(C) understands protocol is that I am in the loop prior to any investigation. (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) would fill me in after the fact. Again, not protocol. You'll be fine.

6/19/19, 12:09 PM

My flight is delayed 2 hours. Supposed to land now at 6pm your time. Just FYI

Ok. Have a safe flight

Thanks, good luck. All you can do is be honest and stick to facts of what you know

6/20/19, 11:17 AM

(b) (6), (b) (7)(C) was not at the (b) (6), (b) (7)(C) meeting this morning nor (b) (6), (b) (7)(C) is at the office

I would handle it as you normally would. I would call (b) (6), (b) (7)(C) as (b) (6), (b) (7)(C) should let us know when (b) (6), (b) (7)(C) won't be in, missed the meeting, is (b) (6), (b) (7)(C) ok

6/20/19, 1:06 PM

Did you connect?

No. I sent a txt and called. (b) (6), (b) (7)(C) had a meeting with (b) (6), (b) (7)(C) this morning to discuss prospecting and did not show

6/20/19, 5:50 PM

(b) (6), (b) (7)(C) did not come to the office nor respond. I can

see the investigator's calendar - (b) (6) has meetings all day tomorrow and Monday shows out of office like the two days this week

Ok, connect with (b) (6), (b) (7) tomorrow and let (b) (6), (b) (7) know if you don't hear from (b) (6), (b) (7). As far as I'm concerned we need to treat it like we would for anyone else

Ok

6/21/19, 9:41 AM

Any word from (b) (6), (b) (7)

Please call me

I just tried you

6/21/19, 3:32 PM

I looked at (b) (6), (b) (7)(C) outgoing call directory. There was a call to a Pennsylvania cell phone on Wednesday. The outside attorney is from Philadelphia

Interesting. The whole thing is extremely strange. (b) (6) would not own (b) (6) lack of activity and was reluctant to take coaching. (b) (6) was determined to make negative comments about (b) (6), (b) (7) and anyone who had success cold calling. I'm hoping I can get to the bottom of it next week.

6/22/19, 12:17 PM

Well some good news (b) (6), (b) (7)(C) and I had an appointment this morning and we closed two new households for (b) (6), (b) (7)(C). This was from (b) (6), (b) (7) cold calling Banner Health which was approved and scrubbed.

I also checked (b) (6), (b) (7)(C) phone again and I noticed that that the phone calls to the PA cell phone started on 4/24. They were short calls and we noticed (b) (6), (b) (7) would be out in the parking lot on (b) (6) cell phone. They were 6-7 calls to PA over the time period. It seemed to me that (b) (6), (b) (7) resigned over emotion. My guess is that the Bank told (b) (6), (b) (7) on Thursday something that (b) (6), (b) (7) didn't like and (b) (6), (b) (7) came back that night and cleaned out (b) (6), (b) (7) desk. This was before (b) (6), (b) (7) talked to (b) (6), (b) (7)(C) on Friday. If I come across anything else I will let you know. Have a good weekend

Well that tells you all we need to know. The fact that you could go back to April on (b) (6), (b) (7)(C) phone is astounding! It only hold 100 calls so that shows how little if at all (b) (6), (b) (7)(C) was calling. The investigator hasn't updated me so I'm still in the dark, which is not acceptable. Anyway great job on the new HHs

By the way do you know what (b) (6), (b) (7)(C) discussed with (b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) wanted to know if there was a way for (b) (6), (b) (7)(C) to bring (b) (6), (b) (7)(C) formally on the team. (b) (6), (b) (7)(C) said that there was not enough in the pipeline where (b) (6), (b) (7)(C) could justify paying someone (b) (6), (b) (7)(C). When I talked to (b) (6), (b) (7)(C) Wednesday because (b) (6), (b) (7)(C) was getting traction with the seminars since they had 2 appointments scheduled

What I find out odd is that (b) (6), (b) (7)(C) went optimistic on Wednesday morning to cleaning out (b) (6), (b) (7)(C) desk Thursday night

Don't know why (b) (6), (b) (7)(C) would need to pay (b) (6), (b) (7)(C). (b) (6), (b) (7)(C) was month 6 in a 36 month program with a salary of (b) (6), (b) (7)(C). And maybe the optimism Wed was an act

(b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) cost would be (b) (6), (b) (7)(C) so maybe a fully paid (b) (6), (b) (7)(C) seemed genuine since talked to me at length about the Ventana Lakes seminar series. I reminded (b) (6), (b) (7)(C) when (b) (6), (b) (7)(C) resigned that that (b) (6), (b) (7)(C) still had time. (b) (6), (b) (7)(C) said (b) (6), (b) (7)(C) was not happy and it was not fair for (b) (6), (b) (7)(C) to continue to take a pay check. I documented this conversation in case it is needed

Ok thx

7/3/19, 7:14 AM

(b) (6), (b) (7)(C)

(b) (6), (b) (7)(C) sent (b) (6), (b) (7)(C) a similar email

(b) (6), (b) (7)

(b) (6), (b) (7)(C)

sent a similar email

I would think you'll need to work with (b) (6), (b) (7)(C) to provide all this? Does it indicate you can't do that? By the way, they have not given me any info at all

And zoominfo is a firm approved source/license! That needs to be made clear to them

Yes (b) (6), (b) (7) would have most of the information. I will certainly mention Zoominfo and attach the lead list policy. The only lists you cannot purchase are ones with credit scores

They're asking for text messages and logins also which (b) (6), (b) (7) can't help with. But if it doesn't indicate you can't use (b) (6) help, then I would think it's ok to do so for some of what they need

Ok

7/11/19, 8:57 AM

I was looking through a few of my emails yesterday and I came across the below email. I forgot about it but I wanted to make sure you are aware of it

(b) (6), (b) (7)(C)

7/11/19, 10:02 AM

recording888216809

Inadvertently sent you that, there's nothing on it.

(b) (6), (b) (7)(C)

Sorry not sure how that happened. I meant to send you a picture of an email

(b) (6), (b) (7)(C)



You did, I got it. Inadvertently hit the record button in replying. Didn't mean to send that

Ok

I talked to (b) (6), (b) (7) about corporate directories, the chamber/small business in west valley where we're underpenetrated, doctors, etc etc. Talked about using the webex process, seminars, etc. (b) (6) did not take coaching

Yes. I replied to (b) (6) email and offered to work with (b) (6), (b) (7) on Zoominfo. (b) (6) did not follow up. I forgot about the Chamber. (b) (6) had access to a list but did not call. The lead internal attorney on this is Steven Yarusinsky who handles employment and benefits. My guess is that (b) (6) is making a constructive dismissal charge

Don't know. But I had an in person meeting with (b) (6), (b) (7) almost monthly and reiterated ideas

7/16/19, 8:18 AM

I talked to (b) (6), (b) (7)(C) last night and (b) (6) said that (b) (6), (b) (7)(C) played golf with (b) (6), (b) (7) on Friday. (b) (6) didn't say anything else but I thought to myself that was odd. Just wanted to make you aware

That is odd. I didn't think they left on the best of terms with (b) (6), (b) (7) refusing to take (b) (6), (b) (7) on the team, but maybe it was just to show there are no hard feelings.

Very possible. They have (b) (6), (b) (7)(C) account. Myself, (b) (6), (b) (7)(C), and a former employee have interviews tomorrow

Who is the former employee? (b) (6), (b) (7)(C)?

I don't know. They made it a point to tell me not to talk to former employees which I have not and asked for a conference room to be booked

Ok. Just be honest and try to stay calm. I know it's nervewracking.

Thanks. I have given (b) (6), (b) (7) the same advice. I reviewed my emails last night and between (b) (6), (b) (7)

and I we sent more emails than I realized reminding people to scrub the lists

7/18/19, 7:38 PM

I wanted to make you aware that I have been placed on paid administrative leave. I will continue to work with the investigators and HR to provide information to show that I did not do what I have been accused of. I am very sorry that this happened

7/18/19, 8:47 PM

I wasn't aware. Thank you for letting me know

(b) (6), (b) (7)(C) reached out to me. I was told that I made 2,000 calls and 600 were on the DNC list over the past 1.5 years. I think that I have made a handful of calls as an example. (b) (6), (b) (7)(C) implied that the Firm is going to self report. (b) (6), (b) (7)(C) is the one who reported. (b) (6), (b) (7)(C) said that I made racist comments which is completely out of context. At the end day I think you know and the everyone at the office knows that all I did was try to help (b) (6), (b) (7)(C)